



# Application for Credit Counseling

Personal

Name: \_\_\_\_\_  
First Middle Last

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Spouse Name: \_\_\_\_\_  
*(If filing jointly)* First Middle Last

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Address: \_\_\_\_\_  
Street  
\_\_\_\_\_  
City State Zipcode

Attorney

Attorney's Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

Payment

**\$29.95 for Single / Joint** *(Online & Telephone Version)*

If your attorney will be covering the payment, please enter their Attorney Payment Code: \_\_\_\_\_

Otherwise, please be prepared to pay online or over the phone. We accept Credit/Debit cards and checking account drafts.



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## Income

Employer #1 Name: \_\_\_\_\_

Employer #2 Name: \_\_\_\_\_

Gross Monthly Income: \$ \_\_\_\_\_

Gross Monthly Income: \$ \_\_\_\_\_

Total Deductions: - \$ \_\_\_\_\_

Total Deductions: - \$ \_\_\_\_\_

Net Income: = \$ \_\_\_\_\_

Net Income: = \$ \_\_\_\_\_

Total Income from other sources: \$ \_\_\_\_\_

## Housing

Do you:  Rent  Own If rent, what is your monthly payment: \$ \_\_\_\_\_

### Mortgage #1

### Mortgage #2

Home Value: \$ \_\_\_\_\_

Home Value: \$ \_\_\_\_\_

Property Taxes: \$ \_\_\_\_\_

Property Taxes: \$ \_\_\_\_\_

Home Insurance: \$ \_\_\_\_\_

Home Insurance: \$ \_\_\_\_\_

Mortgage Balance: \$ \_\_\_\_\_

Mortgage Balance: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

## Monthly Expenses

Electricity/Gas: \$ \_\_\_\_\_

Auto Insurance: \$ \_\_\_\_\_

Water/Sewer: \$ \_\_\_\_\_

Child Support: \$ \_\_\_\_\_

Phones (Home/Cell): \$ \_\_\_\_\_

All Other Insurance: \$ \_\_\_\_\_

TV/Internet: \$ \_\_\_\_\_

Child Care: \$ \_\_\_\_\_

Garbage/Recycling: \$ \_\_\_\_\_

Charitable Donations: \$ \_\_\_\_\_

Groceries/Dining Out: \$ \_\_\_\_\_

Other: \$ \_\_\_\_\_

Prescriptions: \$ \_\_\_\_\_

*(Including Entertainment,  
School, Clothing, etc.)*

Gasoline: \$ \_\_\_\_\_



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## Taxes

Total Back Taxes Owed: \$ \_\_\_\_\_  
*(Include all Federal, State & Local)*

Total Monthly Payment: \$ \_\_\_\_\_

## Credit Cards

**Combine totals for all credit cards owed, and enter the amounts below.**

Total Credit Card Debt: \$ \_\_\_\_\_

Total Monthly Payments: \$ \_\_\_\_\_

## Vehicles Owned

### Vehicle #1

Total Owed: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

### Vehicle #2

Total Owed: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

### Vehicle #3

Total Owed: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

## Medical Bills

Total Medical Bills: \$ \_\_\_\_\_

Total Monthly Payment: \$ \_\_\_\_\_

## Other Loans

### Loan #1

Total Owed: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

### Loan #2

Total Owed: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

### Loan #3

Total Owed: \$ \_\_\_\_\_

Monthly Payment: \$ \_\_\_\_\_

## **MANDATORY CLIENT DISCLOSURES**

Biblical Financial Concepts, Inc. d/b/a Stand Sure Counseling Services (SSCS) provides credit briefing services as its primary service. *SSCS has been approved by the Executive Office for the United States Trustees (EQUST) to issue certificates in compliance with the Bankruptcy code for Pre-Bankruptcy Credit Counseling course. EQUST has reviewed only those counseling and education services related to bankruptcy, but has not reviewed or approved any other counseling services provided by Stand Sure Counseling Services. Approval does not endorse or assure the quality of an agency's services. No other services SSCS may provide have been approved by the Trustee's office.*

*Please read this disclosure policy carefully before using the Stand Sure Credit Counseling service. By using any such services, you are acknowledging that you have read and understand this policy and that you agree to be bound by its terms. If you do not agree to be bound by its terms, please exit out of this page without accessing our web site or any of our services.*

### **Fees for Services:**

Individuals who take our Credit Counseling course will pay a one-time \$29.95 fee for our service for an individual or a couple. Upon completion SSCS will email or fax a certificate to you and your attorney if requested.

### **Funding Sources:**

Biblical Financial Concepts, Inc. dba Stand Sure Counseling Services is an Alabama non-profit organization that is funded by fees paid for counseling services and we do not receive funding from any other source.

### **Qualifications of credit briefing specialist:**

All counselors, including respondents to student questions regarding course material have received debt briefing training and/or are under the supervision of a manager certified by the Association for Financial Counseling and Planning Education (AFCPE). Certification has been verified by SSCS and copies of their certifications have been provided to the US Department of Justice Executive Office for United States Trustees and the Bankruptcy Administrators in North Carolina and Alabama.

### **Impact on credit reports:**

SSCS does not give legal advice nor are we attorneys. We make no promise, warranty, or guarantee that our services will improve your credit history. Client understands that by filing bankruptcy that the client's credit report may reflect a consumer credit counseling status or that the client has filed bankruptcy. Completing our bankruptcy courses or receiving any other financial advice will have no impact on students' credit reports.

### **Referral fees:**

SSCS is prohibited from paying or receiving referral fees for the referral of clients.

### **Languages**

This course is offered online in English only. If a client needs to take the course in Spanish or another language, then an appointment will be offered to accommodate.

### **Non-Discrimination Policy:**

SSCS does not discriminate, withhold or condition service on the basis of gender, age, race, color, national origin, sexual orientation, physical ability, or any other protected class. We will also provide free bilingual counseling services or a professional interpreter to any limited English proficient client.

### **Fee Waiver Policy:**

Biblical Financial Concepts, Inc. d/b/a Stand Sure Counseling Services shall waive any fees if the client can adequately demonstrate that their income is less than 150 percent of the poverty guidelines as established by the United States Department of Health and Human Services (DHHS) or if the client is receiving pro bono legal representation for their bankruptcy filing. The standard shall be applied to the size of the client's family for the 48 contiguous states, District of Columbia, Alaska, and Hawaii as shown below.

For more information, please call toll free 877-240-1398

150% of the HHS Poverty Guidelines for 2019*			
Annual Basis			
Persons in family unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$18,735	\$23,400	\$21,570
2	\$25,365	\$31,695	\$29,190
3	\$31,995	\$39,990	\$36,810
4	\$38,625	\$48,285	\$44,430
5	\$45,255	\$56,580	\$52,050
6	\$51,885	\$64,875	\$59,670
7	\$58,515	\$73,170	\$67,290
8	\$65,145	\$81,465	\$74,910
For each additional person add	\$6,630	\$8,295	\$7,620

\* As required by section 673(2) of the Omnibus Budget Reconciliation Act of 1981 (Pub. L. 97-35 - reauthorized by Pub. L. 105-285, Section 201 (1988)).

## Length of Course

The Credit Counseling course should take an average of 60 to 90 minutes to complete satisfying the pre-filing requirement for individuals filing bankruptcy.

## Credit counseling certificates:

The Executive Office for United States Trustees ("EOUST") has established a web-based system for the issuance of Certificates of Course Completion. SSCS will comply with all EOUST standards and protocols for the issuance of Certificates. As such, students may receive the certificates via electronic mail, via fax, or via First Class Mail. SSCS is obligated to issue certificates promptly **after successful completion of the Credit Briefing**. A certificate will be issued only if client successfully completes the counseling course. SSCS shall not be responsible for certificates where the client fails to provide an accurate mailing address, email address or fax number. Clients may also request that certificates be sent directly to their attorney via email or facsimile.

## Debt Management Plans:

SSCS does NOT provide "Debt Management Plans" or accept any payments for debt. The client has the opportunity to negotiate an alternative payment schedule with regard to each unsecured consumer debt under terms as set forth in

11 U.S.C. 502(k), but SSCS does not provide this service. SSCS may refer the client to another approved agency, and the client may incur additional fees in connection with such a referral.

**Disclosure of Information:**

We do not disclose (sell, rent or provide) the personally identifiable information you provide to us online to any third party for any marketing purposes. We do, however, disclose information you provide to the Executive Office for United States Trustees for use in issuing a Certificate of Completion, and your information may be matched against existing publicly accessible databases for identity verification purposes. Client's information may also be used in connection with the United States Trustee's oversight of the agency, or during the investigation of complaints, during on-site visits, or during quality of service reviews.