

**CATHOLIC CHARITIES
of the DIOCESE OF LACROSSE
DEBTOR EDUCATION SERVICE AGREEMENT**

Please read the following statement carefully to understand Catholic Charities' procedures. By signing at the bottom of this document I am stating that I have an understanding of the provisions.

1. I understand the agency is approved by the Executive Office of U.S. Trustees to issue certificates in compliance evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services. Catholic Charities will provide a two hour debtor education session and a signed certificate indicating completion of this education session, as required by the Bankruptcy Code.
2. I understand that the debtor education session will be conducted by a certified consumer credit counselor or qualified consumer credit counselor and that the purpose of the debtor education services offered is to help me better develop and understand financial skills.
3. I understand that if I am dissatisfied, I can utilize the Complaint Resolution Process of Catholic Charities. A complaint form will be provided to me upon my request.
4. I hold the agency, its employees, agents and volunteers harmless from any claim, suit, action or demand of my creditors, myself or any other person resulting from the education session.
5. At sometime in the future, my information may be used for research and/or a neutral third party may contact me to request a confidential evaluation of the agency's services.
6. I understand that Catholic Charities does not pay or receive fees or other consideration for the referral of debtor students to or from Catholic Charities.
7. I acknowledge that the Catholic Charities of the Dioceses of La Crosse, Inc.'s Notice of Information Practices is available to me. I can obtain this document at the agencies website or by requesting one to be mailed to me.

"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."

Applicant

Date

Applicant

Date



Group Session Dates & Times

LA CROSSE LOCATION—WEDNESDAYS

- February 10th at 2:00
- March 10th at 2:00
- April 14th at 2:00
- May 12th at 2:00
- June 16th at 2:00

WAUSAU LOCATION—THURSDAYS

- February 11th at 4:00
- March 11th at 4:00
- April 8th at 4:00
- May 13th at 4:00
- June 10th at 4:00

STEVENS POINT—TUESDAYS

- February 9th at 5:30
- March 9th at 5:30
- April 13th at 5:30
- May 11th at 5:30
- June 8th 5:30

* Current group dates are on our website at:
www.cclse.org

**Catholic Charities of the
Diocese of La Crosse, Inc.**

3710 East Avenue South
PO Box 266, La Crosse, WI 54602
Phone: 1-888-212-HELP (4357)
Fax : 608-782-0702
Email: info@cclse.org
*Website: www.cclse.org



**Catholic Charities of
the Diocese of
La Crosse, Inc.**

**Providing Help.
Creating Hope.**

**PRE-DISCHARGE
FINANCIAL
MANAGEMENT
EDUCATION**

*APPROVED BY THE OFFICE
OF US TRUSTEES,
DEPARTMENT OF JUSTICE**



1-888-212-HELP

**Approved to issue certificates in compliance evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services.*

Catholic Charities services are personal and affordable. Our certified Financial Counselors are experienced and knowledgeable advocates.

We provide compassionate service, support and advocacy for individuals of all faiths and heritages, without regard to race, gender, national origin, age, disability or economic status.



Financial Education Certificates

Everyone seeking discharge of debts via bankruptcy must complete financial education before the discharge is effective. Certificates will be provided upon session completion.

Education may be obtained on-line or in a group session

- Fees are per person. This means that if 2 certificates are needed for a joint filing, you will be charged 2 times the fee.
- Copy of photo ID must be sent with registration.
- Fee waivers available based on agency set guidelines. Agency guidelines are listed on our website, www.cclse.org, and may be provided upon request.
- Duplicate copies of your certificate may be requested if your certificate has been lost. A \$15.00 charge will apply to reissue a certificate that has not expired within 180 days of issuing.

To register:

Fill out registration to the right, read and sign the Service Agreement on the back of the registration and send it along with payment and copy of photo ID to:

CCCC Admin Asst.
Catholic Charities
PO Box 266
La Crosse, WI 54602

Debit card registrations may be faxed to: CCCC Admin Asst at 608-782-0702.

On-line Registrants

Once your registration and payment are received and processed, you will receive an e-mail from **Money In Motion** notifying you of your User-Id and Password.

Group Registrants

Registration and payment must be received 3 days prior to the group session.



NATIONAL FOUNDATION FOR
CREDIT COUNSELING
*Knowing the difference can
make all the difference.*

Financial Education Registration

Sign up for:	# people	Price	Total
<input type="checkbox"/> On-line Session	_____	X \$25	_____
<input type="checkbox"/> Group Session	_____	X \$35	_____

Group Session Location _____

Bankruptcy Case Number—required for processing _____

Name(s) for certificates _____

Address _____ County _____

Phone _____

We accept only the methods of payment specified below

- Certified Cashiers Check
- Money Order
- Debit card - fill out information below

Card # _____	Exp. date _____
Name as it appears on card (printed) _____	
Billing Address of Card (if different from above) _____	
I authorize CCDL and Vanco Services to charge my debit card in accordance with the information above.	
Signature (as it appears on card) _____	

Which District & City did you file? _____

What is the date of Meeting of Creditors? _____

Name of Attorney _____

Fax # of Attorney _____

E-MAIL ADDRESS: (online registrants only)