



DISCLOSURE & FEE SCHEDULE

(If you are married and both spouses filed for bankruptcy, you must both acknowledge receipt of the Disclosure Form)

***GENERAL**

The Executive Office of the United States Trustees (“EOUST”) requires CreditWorthy, Inc. (“Provider”) to disclose certain information to you our client (“You”) about how we operate and how we are funded. If you have any questions about any of these disclosures, please contact us at (856) 251-1414 or 1-866-251-1414 (toll free).

***FUNDING SOURCES**

CreditWorthy, Inc. is a 501(c)(3) tax-exempt organization Non-profit Financial Education Organization. The organization is funded through (1) program service fees; (2) private donations from individuals; (3) donations from corporations; and (4) grants by public and private institutions.

***PROVIDER QUALIFICATIONS**

CreditWorthy, Inc. is a FDIC (Federal Deposit Insurance Corporation) Money Smart Alliance Member, Certified Trainer and Instructor and New Jersey Financial Education Coalition Member Counselors and educators employed by the CreditWorthy, Inc. are trained by CreditWorthy in the materials presented. Continuing Education is a requirement for licensed professionals and educators.

***CREDIT & CREDIT REPORTS**

CreditWorthy, Inc. will provide “You” with information about your options for dealing with your creditors and for resolving credit report discrepancies/disputes. It is CreditWorthy, Inc. intent to make a good faith attempt to provide you with unbiased, neutral information explaining the likely impact that exercising particular options would have on your credit report; however CreditWorthy, Inc. makes no promises, guarantees or warranties, express or implied, as to the information it provides, or to the effects or impacts of any described options that may be exercised by “You”.

***WAIVER OF LIABILITY**

CreditWorthy, Inc. is a 501(c)(3) tax-exempt organization Non-profit Financial Education Organization Our goal is to help you develop the financial knowledge to make informed financial decisions. “You” agree to waive any and all liability on the part of CreditWorthy, Inc., to the extent permissible by law, for any and all actions TAKEN BY “YOU” as a result of the information provided to you by CreditWorthy, Inc., including any consequences thereof, whether foreseeable or not foreseeable.

***COSTS OF SERVICES**

The following Fee Schedule represents the possible fees you will be charged and incur for “Provider’s” counseling and education services.

***FEE SCHEDULE**

Single User Pre-Filing Single Credit Counseling \$50.00
Single User Financial Education Budget Counseling Program \$50.00
Single User Post Filing, Pre-Discharge Education \$50.00
Home Study Textbook (only if requested by client) \$20.00
Additional S&H for additional Textbook – Regular Mail \$ 5.00

***PAYMENT FOR SERVICES**

You are responsible for payment for services, prior to services being rendered. When you call to register for services, you will need to provide payment in one of the following 3 ways:

1. Mail a Money Order (call 866-251-1414 for instructions. You will not be able to begin a session until your payment has been received.)
2. Electronic Withdrawal from your Checking or Savings Account (Call 866-251-1414. You will need the account number and your bank's routing number.)
3. Debit Card (call 866-251-1414). You will need to have the Debit Card in your possession)

Services are provided without regard to "Your" ability to pay. The fee will be waived:

1. If your family income is no more than 150% of the Federal Poverty Level;
2. For clients who are using the services of legal aid organizations;
3. For clients whose attorney certifies that he/she has waived their legal fee in whole; and,
4. For clients who are experiencing financial hardship. Request for such waivers are on a case by case basis.

In either case, documentation must be provided prior to the fee being waived and services being rendered.

CREDIT CARDS ARE NOT ACCEPTED

***REFUND POLICY**

In the event "You" fail to start the Pre-Filing Credit Counseling or Post Filing Debtor Education within 30 days of the date the original receipt was issued, you may request a refund. However, you may not receive a refund if you start, but fail to complete the Counseling or Debtor Education within 30 days of the date the original receipt was issued. All refunds must be requested in writing. The written request should be mailed to: CreditWorthy ATTN: CLIENT REFUNDS PO Box 5656 Deptford, New Jersey 08096. **REFUND REQUESTS ARE NOT ACCEPTED AFTER 30 DAYS FROM THE DATE THE ORIGINAL RECEIPT OF PAYMENT WAS ISSUED.**

***OTHER DISCLOSURES**

CreditWorthy, Inc. does not pay or receive fees or other consideration for the referral of debtor-students.

CreditWorthy, Inc. does not take request, accept funds or money belonging to User, or owed to User's creditors.

CreditWorthy, Inc. may provide a list of referrals for community resources, affordable housing, lending or other financial institutions. You are under no obligation to use these referrals, and you are always free to choose your own providers and services.