

CCCS of Buffalo- Client Information Sheet

Prefile Bankruptcy Application- 2016

APPLICANT 1				MAIDEN NAME:
	LAST	FIRST	MI	
SOCIAL SECURITY NUMBER:	DATE OF BIRTH:		GENDER:	
DATE OF BIRTH: (MM/DD/YYYY)			EDUCATION:	
MARITAL STATUS:			ETHNICITY:	
EMPLOYMENT STATUS:			NUMBER IN HOUSEHOLD:	
Monthly Gross Pay (Before Taxes/Deductions):				
Monthly Net Pay (Take Home):				
Additional Monthly Income(s): Amount:			Source:	
Amount:			Source:	
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APPLICANT 2				MAIDEN NAME:
	LAST	FIRST	MI	
SOCIAL SECURITY NUMBER:	DATE OF BIRTH:		GENDER:	
DATE OF BIRTH: (MM/DD/YYYY)			EDUCATION:	
EMPLOYMENT STATUS:			ETHNICITY:	
Monthly Gross Pay (Before Taxes/Deductions):				
Monthly Net Pay (Take Home):				
Additional Monthly Income(s): Amount:			Source:	
Amount:			Source:	

E-MAIL:

Contact by email ok: Yes No

Addressing Your Financial Concerns:

Your appointment will be a professional review of your budget and bankruptcy. It is true that choosing an appropriate debt option is important in creating your financial plan; but understanding your GOALS and CONCERNS are as important, if not more important when it comes to putting together a game plan for your financial future.

Your Counselor needs to know:

Factors that caused such financial concerns:	Future Financial Goals:
1.	1.
2.	2.
3.	3.

Schedule J

Schedule J- As a part of filing Bankruptcy you have or will be filling out a Schedule J form that lists your expenses. For your appointment with CCCS of Buffalo, you can bring in a copy of your previously filled out (for the attorney) Schedule J or input the monthly amounts on the form below.

Instructions- Under “monthly” column list monthly totals if not already payroll deducted. If the expenses vary, please note the average monthly total. Please round to the nearest dollar.

Check if a Joint petition will be filed and debtor’s spouse maintains a separate household budget.
Complete a separate schedule J.

Schedule J		Monthly
1. Rent or home mortgage payment (include lot rent for mobile home)		
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities		
a. Electricity and heating fuel		
b. Water and Sewer		
c. Telephone		
d. Other:		
3. Home maintenance (repairs and upkeep)		
4. Food (home, restaurant, work, school, pets)		
5. Clothing		
6. Laundry and dry cleaning		
7. Medical and dental expenses (drugs, glasses, braces, vet fees)		
8. Transportation (gas, repairs, parking, etc. DON'T include monthly car payment)		
9. Recreation, clubs and entertainment, newspapers and magazines		
10. Charitable contributions		
11. Insurance (if not already deducted from wages or included in home mortgage payment)		
a. Homeowner’s or renters		
b. Life		
c. Health		
d. Auto		
e. Other		
12. Taxes (if not already deducted from wages or included in home mortgage payment)		
Specify: _____		
13. Installment payments Do not include debts filed under bankruptcy		
a. Auto		
b. Other:		
c. Other:		
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living with you		
16. Regular expenses from operation of business, profession or farm		
17. Other		
a. Daycare		
b. Tuition		
c. Personal Care (hair care, drug store)		
d. Gifts (birthday, Christmas, ect.)		
e. Tobacco		
f. Child Allowances		
g. Misc:		

Estimate of total amount of debt included in Bankruptcy:

CCCS of Buffalo

Statement of Bankruptcy Services Pre-File Counseling and Pre-Discharge/Debtor Education ("Bankruptcy Counseling")

What Can Be expected from Consumer Credit Counseling Services of Buffalo, Inc (CCCS).

The agency will provide a confidential comprehensive session on counseling/debtor education that will review how bankruptcy will affect my personal life and effective strategies to manage my finances in the future. The session will be conducted by an NFCC (National Foundation for Credit Counseling) certified consumer credit counselor with a minimum of 6 months experience or counselor in training to be certified. A certified consumer credit counselor will review all action plans for all counselors training to be certified.

Participation in a Bankruptcy Counseling through CCCS of Buffalo has no impact on my credit report. At some point in the future, my information may be used for confidential research and/or a neutral third party (including the US Trustee) may contact me to request an evaluation of the Agency's services. We may compile data and aggregate information that you give us, but this information may not be disclosed in a manner that would personally identify you in any way. Your privacy is one of our highest concerns. To review our privacy policy, please visit us online at <http://www.consumercreditbuffalo.org/resources/privacy.php>. The US Trustee has reviewed the agency's credit counseling services and has neither reviewed nor approved any other services we provide.

The fee for Bankruptcy Counseling is \$50.00 per filer, there is no additional fee for the issuance of the counseling certificate. The fee must be paid by money order(payable to CCCS) credit or debit. Services are offered to clients without regard to client's ability to pay and services will not be withheld because of inability to pay. A fee waiver may be obtained in cases of specific hardship based upon income and must be verified by presentment of pay stubs and/or other proof of income. If needed, bilingual counseling services will be provided free of charge.

Most of the agency funding comes from voluntary contributions from creditors who participate in the Creditor Repayment Plan (CRP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our Agency. CRP payments are held in a trust account with a FDIC approved bank for safekeeping. The CRP is the opportunity to negotiate an alternate payment schedule regarding unsecured debt and is a service available to you that CCCS of Buffalo provides.

The Agency does not pay or receive fees or other considerations for referrals. The Agency will provide the client a certificate in a format approved by the Executive Office for the U.S. Trustees (Department of Justice) promptly only upon the completion of the course. I understand that it can take up to five business days to receive a duplicate certificate, if originals given at Bankruptcy Counseling session are lost.

Pre-Discharge/Debtor Education sessions Notice

Classes are held once a month (NO CLASSES ARE AVAILABLE ON FEDERAL HOLIDAYS.) and last for a minimum of two hours. Classes are held at **40 Gardenville Parkway, Suite 300, West Seneca, NY 14224**. Additional In-Person/Telephone appointments are available.

Client Responsibilities and Bill of Rights

We pledge that our clients have the right:

- To provide the Agency with accurate information to the best of their knowledge regarding all of their creditors and budget information necessary to assess their financial situation
 - To receive and read the Agency brochure and the Client Handbook
 - To prompt counseling services for managing money based on individual financial situation
 - To treatment with dignity and respect
 - To be actively involved in a comprehensive assessment of your financial situation including an appropriate action plan
 - To express dissatisfaction through a Complaint Resolution Process
 - **A complete description of our grievance policy is available for review at any time**
 - To discontinue your relationship with our agency at any time, upon proper notice
 - To ask questions and to have concerns addressed
- Any contact with CCCS may be monitored and recorded for training, quality assurance and security purposes

I have read and understand all of the above information about CCCS services, funding and my rights and responsibilities. I agree to hold CCCS, its employees, agents and volunteers harmless from any claim, suit, action or demand of my/our creditors, my/ourselves or any other person resulting from advice or counseling. The information I have provided to CCCS is accurate to the best of my knowledge. I understand a neutral third party may contact me to request an evaluation of the agency's services. I understand that participation in Bankruptcy Counseling does not automatically guarantee that I will participate in a Creditor Repayment Plan program.

You will be required to sign a copy of the "Statement of Counseling" for your appointment