

Applicant Name _____

Co-Applicant Name _____

LSS Client ID _____

Disclosure Statement/Agreement for Counseling Services

I understand LSS will provide a confidential, thorough, personal money management interview. At the counselor's discretion, I authorize LSS to obtain a credit report.

I acknowledge I have received a copy of the LSS Client Rights and Client Responsibilities form.

I understand I will be given a written assessment outlining a plan, based on the following:

- I may handle any financial concerns on my own.
- I may enroll in an LSS Debt Management Program (DMP). The DMP helps me to repay my debts and helps creditors to receive the money owed to them. The DMP is not a suitable plan for everyone and LSS cannot guarantee specific results from participating in the DMP.
- While LSS may obtain a credit report, it has no control over the credit rating assigned to me by my creditors. My participation in a DMP may hurt or improve my credit report according to each creditor's policy. If I choose to establish a DMP, I will receive additional details as to how it works and my responsibilities under the DMP.
- I may elect to discontinue participation in the program without penalty at any time during the DMP.
- A counselor may answer questions about bankruptcy and other financial matters however, this information should not be considered legal advice. A decision to file for bankruptcy is a personal choice based on my circumstances.
- Although I may be referred to services of the organization or other agencies for assistance, I understand that I am not obligated to receive, purchase or utilize any other services offered by LSS or its partners.

LSS receives funding in the form of fees, public and private grants, individual contributions, United Way support, creditor contributions, investment and other revenue. Some of our funding comes from voluntary contribution from creditors who participate in the DMP. Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are often calculated as a percentage of the payments you make through your DMP - on average, about five percent (5%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all of your creditors regardless of whether they contribute to our agency.

LSS offers HUD approved housing services including: financial management/budget counseling, pre-purchase counseling, mortgage delinquency and default resolution counseling, rental housing counseling, services for homelessness, pre-purchase homebuyer education workshops, predatory lending education workshops, and rental housing education workshops.

If dissatisfied with any service, I can use the Complaint Resolution Process outlined as follows:

- Try to resolve the issue with the staff member involved, giving him or her specific information about the complaint.
- If this does not resolve the issue, I may request to speak with the program Director. The Director has the responsibility of discussing the complaint with me and the involved staff member within 15 working days.
- If the issue cannot be satisfactorily resolved at this level, the Director is required to supply me with a copy of the Lutheran Social Services Grievance Policy.

This agreement is entered into by and between Lutheran Social Services of SD and the person or persons signed below as client. To simplify, the singular is used even when the plural applies.

Client _____ Client _____ Date _____