

GREENPATH BANKRUPTCY SERVICES DISCLOSURE & PRIVACY POLICY-

For ALL Bankruptcy Clients (Credit Counseling, Debtor Education)

All GreenPath counselors are certified by the National Foundation for Credit Counseling and have completed a comprehensive training program. 95% of the counselors have either earned a bachelor's or master's degree.

GreenPath provides counseling services in English and Spanish. We will make every effort to assist clients with limited English proficiency, which may include working through an interpreter.

The fee for bankruptcy services is determined by the type of service and the method of service delivery you elect - we do not charge any fees for the generation of the certificate. The fee will be clearly disclosed to you before we process your payment. You will be evaluated for reduced or waived fees for bankruptcy counseling and education services if your income falls at or below 150% of the U.S. department of Health and Human Services federal poverty guidelines. We will not withhold services or certificates because of an inability to pay; which is determined by GreenPath. Payment can be made by debit card or certified funds.

GreenPath does not pay or receive fees or other consideration for the referral of customers to GreenPath.

We will not obtain a copy of your credit report.

GreenPath's Bankruptcy Credit Counseling session and Debtor Education course have been reviewed and approved by the United States Trustee. The United States Trustee does not review nor approve other services provided by GreenPath.

Your privacy is important to us. We may be required to provide client information to the United States Trustee upon their request, during the investigation of complaints, on-site visits, or quality of service reviews. A copy of our entire privacy policy is available upon request.

You may contact us at any time if you have any questions or concerns. We can only answer general questions, but cannot give legal advice.

For Bankruptcy Credit Counseling Clients

The fee for the credit counseling service is \$50. You may be offered a number of options to improve your financial situation. One of these options may include a debt management program which would allow you to negotiate an alternative payment schedule for your debts. If we recommend a debt management program, additional details and potential credit impact can be provided as GreenPath offers debt management programs. A portion of our funding comes from

client fees, creditors participating in Debt Management Programs, and grants from various sources.

GreenPath is obligated to provide a certificate promptly within 24 hours from the completion of your bankruptcy credit counseling. Please note that you will only receive a certificate if you complete the counseling session. It is your responsibility to ensure your attorney receives the certificate by the required date.

We will not report any information about you to any credit-reporting agency and have no responsibility or obligation for any past, present or future credit rating. Filing for bankruptcy may have a negative impact on your credit report.

[For Bankruptcy Debtor Education Clients](#)

The fee for the debtor education course is \$50. GreenPath is obligated to provide a certificate promptly within three business days of completion of your debtor education course. Please note that you will only receive a certificate if you complete the debtor education course in its entirety. It is your responsibility to ensure your attorney receives the certificate by the required date.

We will not disclose or sell any of your personal information to any other third parties without your consent.