

## Disclosures

### During Your Counseling Session, Your Financial Counselor Will:

- Ask you what you hope to accomplish during the session.
- Review your income, living expenses, and debt information.
- Help you determine a realistic money plan.
- Examine your priority expenses.
- Work with you to develop strategies for increasing income and/or decreasing expenses.
- Develop action steps to work toward achieving your goals.

Do you have any questions regarding your appointment? *We're happy to help!*

- Email: [info@ontrackwnc.org](mailto:info@ontrackwnc.org)
- Phone: 828-255-5166 ext. 3

After your counseling session, you will decide how to proceed with your finances based on the information obtained during your appointment.

### Client Rights & Responsibilities:

OnTrack WNC happily serves all members of the community. We do not discriminate based on economic status, cultural heritage, race, color, religion, gender, sexual orientation, marital status, national origin, age, political affiliation, or disability.

### Client Bill of Rights:

You have the right to:

- Treatment with dignity and respect.
- Confidential counseling services from knowledgeable, certified counselors.
- A comprehensive assessment of your financial situation.
- Ask questions and have concerns addressed.
- Accountability (including correcting any errors made by the agency), and
- Express dissatisfaction through the Complaint Resolution Process, below.

### Complaint Resolution Process:

1. Attempt to resolve the issue with the staff member involved.
2. If you need help, contact the Operations Director, ([info@ontrackwnc.org](mailto:info@ontrackwnc.org) or 828-255-5166).
3. If your issue is still unresolved 5 days after contacting the Operations Director, you may appeal to the Executive Director (828-210-4963). You will receive a decision from the Executive Director within 15 days.
4. If your concern is still unresolved, you may file a complaint with OnTrack WNC's accrediting body, the National Foundation for Credit Counseling (NFCC). The NFCC can be contacted at 202-677-4300 or

through their website ([www.nfcc.org](http://www.nfcc.org)).

## Privacy Policy & Disclosures:

**Privacy Policy:** OnTrack WNC is committed to your privacy. We collect and aggregate data for quality assurance and reporting purposes. Occasionally, our funders will review individual client files to ensure that our agency is following their requirements while maintaining the confidentiality of your information. **Aside from client file reviews by funders, your information will never be disclosed outside the agency in a way that would personally identify you unless you give us your written permission** or unless we are legally or ethically obligated to do so (for example, if we are subpoenaed to testify in court). If a third party, such as an interpreter, is used to assist in our processes, they will be bound by the same duty to protect your information.

We keep your information safe by maintaining physical, electronic, and procedural safeguards.

**Funding:** OnTrack WNC receives funding from individual donors and groups that support our work such as private and corporate foundations and local, state, and federal governments. Part of our funding comes from voluntary contributions from creditors who participate in the Debt Management Plans (DMP) we provide for our clients.

**Disclosure of Fees:** The fee for your initial session depends on the type of service you need. Fees are sometimes reduced or waived based on client hardship. Descriptions of our services are available at: [ontrackwnc.org](http://ontrackwnc.org).

- **Services offered *free of charge*:**
  - Counseling:
    - Homebuyer Counseling
    - Credit Counseling
    - Financial Budget Counseling
    - Debt Counseling
    - Foreclosure Prevention Counseling
  - Education Workshops
    - Assessing Your Insurance Needs
    - Dealing with Debt
    - Emotions & Spending
    - How to Build and Repair Your Credit Score
    - How to Buy a Car
    - Manage Your Money / Maneje Su Dinero
    - Money Foundations
    - Money Visioning & Goal Setting
    - Planning for Your Financial Future
    - Preparing for Homeownership
    - Understanding Credit
  - Tax Preparation (income limits apply)
- **HUD Services that *have a fee*:**
  - Credit Report(s)
    - 1 Credit Report with FICO score: \$15 per person
    - 3 credit reports with FICO scores: \$35 per person
    - Liens and Judgements report: \$5 per person
  - Education Workshops:

- First Time Homebuyer Workshop (In-Person): \$75 per household
- Homebuyer Education (Online): \$100 per household

• **Other Services that *have a fee*:**

- Debt Management Program
  - Set-up fee: \$35 per household
  - Monthly maintenance fee: 10% of total monthly payment (not to exceed \$40) per household

**Credit Card Debt Relief Options:** If you are seeking services for debt relief, a financial counselor will explore your options with you, including:

1. reaching out to your creditors and advocating for yourself directly,
2. enrolling in a Debt Management Plan through OnTrack WNC, and
3. attorney assisted options.

The choice of which option to pursue is always up to you.

**Credit Reports:** If you obtain a copy of your credit report through OnTrack WNC's Credit Builder Program, the inquiry for your credit report may appear on subsequent credit reports. This inquiry won't hurt your credit report or score.

**Agreement for Services:** I authorize OnTrack WNC Financial Education & Counseling, its employees, agents, and volunteers to counsel me on money management. I will provide information that is complete and accurate to the best of my knowledge.

I take full responsibility for my financial decisions. I hold OnTrack WNC, its employees, agents, and volunteers harmless from any claim, suit, action, or demand by my creditors, myself, or any other person arising out of, or connected with, any advice or counseling I receive from OnTrack WNC to act upon.

OnTrack WNC does not give legal advice. If I am referred by OnTrack WNC to any legal service or attorney, I understand that the referral is *only* to obtain legal advice and is *not* a recommendation by OnTrack WNC to file bankruptcy or take any other legal action.

**Receiving a service from us does not obligate you to participate in any other service.**

**I have reviewed OnTrack WNC's Client Rights & Responsibilities and Privacy Policy & Disclosures.**

Revised: 3/26/2025

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Client Signature

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Date