

Disclosures

If you're attending a counseling appointment, during your 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.

If you're attending an education workshop, during your session your financial educator will:

- Ask you to fill out an information sheet.
- Deliver a presentation and share examples to help illustrate key points.
- Encourage class participation by inviting everyone to share helpful tips with one another.
- Answer any questions you may have.
- Send you a follow-up email with the presentation and handouts.

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

Email: info@ontrackwnc.org	Text: 828-255-5166	Call: 828-255-5166 ext. 3
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After your counseling or education session, you will decide how to proceed with your finances based on the information obtained during your appointment or education session.

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:

- To be served in a manner that is non-coercive and that protects your right to self-determination.
- To participate in decisions regarding services provided.
- Treatment with dignity and respect.
- Confidential counseling services from knowledgeable, certified counselors and/or certified educators.
- A comprehensive assessment of your financial situation.
- Ask questions and have concerns addressed.
- Accountability (including correcting any errors made by the agency).
- 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 Department Director, the Director of Finance & Grants, (info@ontrackwnc.org or 828-255-5166).
3. If your issue is still unresolved 5 days after contacting the Operations Department Director, you may appeal to the Executive Director (Rosanna Mulcahy: rosannam@ontrackwnc.org, 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).

Behavioral Expectations: OnTrack WNC reserves the right to discontinue services to anyone at any time. Prospective clients and clients are expected to behave in a civil manner with OnTrack WNC Staff. People who behave in a manner that is not civil (for example: threatening, abusive or violent) will be terminated as a client and will be asked to leave the premises.

Verification of Client Identity: To access an online intake form you previously started but did not finish, OnTrack WNC will send you a password. Prior to sending you sensitive information, OnTrack WNC will verify your identity using your personally identifiable information such as date of birth or social security number. If OnTrack WNC staff emails documents with sensitive information, we will apply password protection to the documents. The password is the first 4 letters of your last name and the last 4 digits of your social security number.

Hours of Service: OnTrack WNC staff are available during standard business hours (9 AM – 5 PM). OnTrack WNC's physical office is closed Friday, Saturday, & Sunday. Appointments and classes on weekdays before 9am, after 5pm, on Fridays, and on weekends are available on an as-needed basis. Appointments and classes outside standard hours are available as needed. On-Demand Classes, are available 24 hours a day.

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 are 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.

- **Services offered free of charge:**

- Counseling: Credit Counseling, Financial Budget Counseling / Debt Counseling, Foreclosure Prevention Counseling, Homebuyer Counseling
- Education Workshops: Credit: How to Build and Repair Your Credit Score, Dealing with Debt, Debt

Payment During Uncertain Times, Homebuyer Education - WNC Local Supplement, Money Foundations, Money Visioning & Goal Setting, Preparing for Homeownership, Understanding Credit

- Tax Preparation (income limits apply)

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

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. If you would like to obtain your credit report for credit counseling, please contact us: call or text at 828.255.5166, or email us at info@ontrackwnc.org.

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

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.

I understand that prior to receiving counseling, I must sign OnTrack WNC's Client Rights & Responsibilities and Privacy Policy & Disclosures. I have reviewed and received a copy of OnTrack WNC's Client Rights & Responsibilities and Privacy Policy & Disclosures.

Revised: 9/22/2025

Client Signature

Date