

## Client Rights and Responsibilities

### What to Expect from Your Financial Counseling Session

At the beginning of your session, your financial counselor will give you a brief overview of our services and ask what you hope to accomplish.

During your counseling session your counselor will:

- 1) Review your income, living expenses, and debt information.
- 2) Help you determine a realistic budget for your family.
- 3) Examine your priority expenses, and guide you in developing strategies for increasing income or decreasing expenses, whichever is applicable.
- 4) Discuss all your possible options to work toward achieving your goals for the session.

**There is no charge** for most of our services (excluding bankruptcy counseling, pre-purchase with certificate, and reverse mortgage counseling).

You are under no obligation to participate in any OnTrack WNC program or service.

### **For a successful session, the following is necessary prior to your appointment.**

1. Fill out all four pages of the Information Worksheets and sign at the bottom of page one.
2. Gather your most recent bills, statements, correspondence with creditors, and pay stubs.
3. Read the OnTrack WNC Privacy Notice.

If you have any questions regarding your appointment, please call our main office between the hours of 8:30AM-5:00PM Monday through Friday at 828-255-5166. Appointments are available in our Asheville office on weekdays, and occasional evenings and Saturdays. We also schedule appointments at satellite locations throughout western North Carolina.

After your counseling session, you make the decisions based on the financial information obtained during your appointment. Our hope is that, as a result of your counseling session, you will be better prepared to make your financial goals a reality.

### **Client Bill of Rights:** *We pledge that our clients have the right to:*

- Prompt, confidential, courteous counseling services from knowledgeable, certified counselors.
- Treatment with dignity and respect;
- Active involvement in a comprehensive assessment of their financial situation including an appropriate action plan;
- Receive prompt and accurate information about our services and their account status;
- Ask questions and have concerns addressed;
- Accountability by the agency in handling their finances to include corrections of errors made by the agency;
- Express dissatisfaction through a Complaint Resolution Process; and to discontinue their relationship with our agency at any time.

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*Our non-profit mission is to help people manage their money and credit better.*

telephone 828.255.5166 fax 828.255.5129  
toll free 800.737.5485 web www.ontrackwnc.org

50 S. French Broad Avenue Suite 227 Asheville, NC 28801



## Privacy Policy and Disclosures

**Privacy Policy:** OnTrack WNC is committed to assuring the privacy of individuals and/or families who contact us for assistance. OnTrack WNC will compile data and aggregate information for research, quality assurance, and reporting purposes. However, no information will be disclosed outside the agency in a manner that would personally identify you unless: 1) your written authorization is obtained, or 2) OnTrack WNC is legally or ethically obligated to do so. If a third party is used to assist in this process, they will be bound by the same duty to protect your information.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**Funding:** OnTrack WNC receives funding from individual donations and from entities that support financial counseling and education such as the United Way, private and corporate foundations, local, state and federal governmental units, and creditors. A portion of our funding comes from voluntary contributions from creditors who participate in the Debt Management Plans (DMP) we administer for our clients.

**Disclosure of Fees:** The fee for your initial session is dependent upon the type of service you need. Pre-filing bankruptcy counseling appointment has a \$40 fee. Pre-purchase counseling appointment with a certificate has a fee of \$75. Reverse mortgage counseling session with a certificate has a fee of \$125 due at closing, not at the initial counseling session. There is no fee for the initial session for other types of Financial Counseling appointments.

**Credit Reports:** If you choose to obtain a copy of your credit report through OnTrack WNC:

1. The report will be pulled by an Associated Credit Bureau certified interviewer. You have the option of making an appointment to review this report with a Financial Counselor.
2. The inquiry for your credit report may appear on your credit report in each instance when a credit report is obtained per your request by OnTrack WNC and this information may remain on your credit report for a period of two years. OnTrack WNC has been told that this inquiry should not adversely affect your credit report or score.

**Debt Relief Options:** If you are seeking services for debt relief, a Financial Counselor will explore options with you. These options may include: 1) you working directly with your creditors, 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.

### **Complaint Tracking and Resolution Process:**

We are committed to providing high quality professional services. However, if you are not satisfied with the services provided or if you want to make a complaint, we ask that you follow these guidelines:

1. **Step One:** Try to resolve the issue with the staff member involved, giving him or her specific information about your complaint.
2. **Step Two:** If step one is not possible or the issue is not resolved to your satisfaction, contact the Office Manager by calling 828-255-5166 x116 or e-mailing [officemanager@ontrackwnc.org](mailto:officemanager@ontrackwnc.org).
3. **Step Three:** OnTrack WNC will respond within five days. If we are unable to resolve the grievance over the phone, we may request a meeting with you to seek more information.
4. **Step Four:** If your issue is still unresolved, you may appeal in writing directly to the Executive Director. After additional fact finding, the Executive Director will provide a concluding decision to you within 15 days.
5. **Step Five:** If you still feel that your situation is unresolved, you may file a complaint with the National Foundation for Credit Counseling (NFCC), OnTrack WNC's accrediting body. NFCC can be contacted at (301) 589-5600 or through their website at [www.nfcc.org](http://www.nfcc.org).

Complaints are recorded and reviewed by a member of OnTrack WNC's Management Team in order to ensure a resolution.