





## Employment Information (From Paycheck or W-2)

Employer #1

### Employer #1 Name:

\_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Pay Schedule: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

### Payroll Deductions

Federal Income Tax: \_\_\_\_\_

Social Security Tax: \_\_\_\_\_

Medicare Tax: \_\_\_\_\_

State Income Tax: \_\_\_\_\_

Local (City/County) \_\_\_\_\_

Income Tax: \_\_\_\_\_

Other Tax: \_\_\_\_\_

### Other Deductions

Health Insurance: \_\_\_\_\_

Dental Insurance: \_\_\_\_\_

Vision Insurance: \_\_\_\_\_

Health Savings Acct: \_\_\_\_\_

Disability Insurance: \_\_\_\_\_

Life Insurance: \_\_\_\_\_

Long-Term Care Ins.: \_\_\_\_\_

401K / Pension: \_\_\_\_\_

Other: \_\_\_\_\_

Employer #2

### Employer #2 Name:

\_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Pay Schedule: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

### Payroll Deductions

Federal Income Tax: \_\_\_\_\_

Social Security Tax: \_\_\_\_\_

Medicare Tax: \_\_\_\_\_

State Income Tax: \_\_\_\_\_

Local (City/County) \_\_\_\_\_

Income Tax: \_\_\_\_\_

Other Tax: \_\_\_\_\_

### Other Deductions

Health Insurance: \_\_\_\_\_

Dental Insurance: \_\_\_\_\_

Vision Insurance: \_\_\_\_\_

Health Savings Acct: \_\_\_\_\_

Disability Insurance: \_\_\_\_\_

Life Insurance: \_\_\_\_\_

Long-Term Care Ins.: \_\_\_\_\_

401K / Pension: \_\_\_\_\_

Other: \_\_\_\_\_

Other Income

Self-Employment: \_\_\_\_\_

Alimony/Child \_\_\_\_\_

Support: \_\_\_\_\_

Unemployment: \_\_\_\_\_

Pension/Retirement: \_\_\_\_\_

Rental Income: \_\_\_\_\_

Social Security: \_\_\_\_\_

Disability: \_\_\_\_\_

Workers' Comp: \_\_\_\_\_

Other Income

Net Business/Farm \_\_\_\_\_

Income: \_\_\_\_\_

Annuity: \_\_\_\_\_

Interest/Dividends \_\_\_\_\_

/Royalties: \_\_\_\_\_

Tips: \_\_\_\_\_

Commissions: \_\_\_\_\_

Bonuses: \_\_\_\_\_

Other Income: \_\_\_\_\_

*\*If you have more than two employers, please copy this page to add more information.*



# Monthly Housing & Utility Expenses

Housing

### Housing Information:

Do you rent or own? \_\_\_\_\_

**If renting:** Monthly Rent: \_\_\_\_\_

**If own:** Please complete the mortgage sections below.

Mortgage #1

### Description:

(ie: Home, Vacation Home, Rental Home, etc.)

\_\_\_\_\_

Total Mortgage Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Insurance: \_\_\_\_\_

Amount in Arrears: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

Mortgage #2

### Description:

(ie: Home, Vacation Home, Rental Home, etc.)

\_\_\_\_\_

Total Mortgage Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Insurance: \_\_\_\_\_

Amount in Arrears: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

Mortgage #3

### Description:

(ie: Home, Vacation Home, Rental Home, etc.)

\_\_\_\_\_

Total Mortgage Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Insurance: \_\_\_\_\_

Amount in Arrears: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

Mortgage #4

### Description:

(ie: Home, Vacation Home, Rental Home, etc.)

\_\_\_\_\_

Total Mortgage Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

Insurance: \_\_\_\_\_

Amount in Arrears: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

Monthly Expenses

Electricity: \_\_\_\_\_

Natural Gas/

Propane: \_\_\_\_\_

Heating Oil: \_\_\_\_\_

Water/Sewer: \_\_\_\_\_

Telephone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Monthly Expenses

Cable TV/Satellite: \_\_\_\_\_

Internet Access: \_\_\_\_\_

Garbage/Recycling: \_\_\_\_\_

Homeowner's/

Condo Dues: \_\_\_\_\_

Real Estate Taxes: \_\_\_\_\_

(Not Included Above)



## Monthly Living Expenses

*Living Expenses*

Food/Groceries/  
Dining Out: \_\_\_\_\_

School Lunches/  
Misc: \_\_\_\_\_

Household Supplies: \_\_\_\_\_

Laundry/Cleaning: \_\_\_\_\_

Personal Care/  
Grooming: \_\_\_\_\_

Clothing: \_\_\_\_\_

Medical Expenses: \_\_\_\_\_

Dental Expenses: \_\_\_\_\_

Prescriptions: \_\_\_\_\_

Gasoline: \_\_\_\_\_

Auto Maintenance: \_\_\_\_\_

Other  
Transportation: \_\_\_\_\_

Licenses/Taxes: \_\_\_\_\_

Auto Insurance: \_\_\_\_\_

Alimony: \_\_\_\_\_

Other Dependent  
Support: \_\_\_\_\_

Student Loans: \_\_\_\_\_

Judgements: \_\_\_\_\_

*Living Expenses*

Other Court  
Collections: \_\_\_\_\_

Medical Insurance: \_\_\_\_\_

Life Insurance: \_\_\_\_\_

Renter's Insurance: \_\_\_\_\_

Other Insurance: \_\_\_\_\_

Entertainment: \_\_\_\_\_

Pet Expenses: \_\_\_\_\_

Newspapers/  
Magazines/  
Subscriptions: \_\_\_\_\_

Alcohol/Tobacco: \_\_\_\_\_

Child Care: \_\_\_\_\_

Children's Activities: \_\_\_\_\_

Children's Items: \_\_\_\_\_

School Tuition: \_\_\_\_\_

School  
Transportation: \_\_\_\_\_

School Materials: \_\_\_\_\_

Charitable  
Donations: \_\_\_\_\_

Savings: \_\_\_\_\_

Vacations: \_\_\_\_\_

Other: \_\_\_\_\_

Other *(Please Describe)*: \_\_\_\_\_



## Liabilities & Debts (Taxes Owed/Credit Cards)

	Total Owed	Monthly Payment Amount
<i>Taxes Owed</i>	Federal Back Taxes: _____	_____
	State Back Taxes: _____	_____
	County/Local Back Taxes: _____	_____
	Property Taxes Owed: _____	_____

*Credit Card #1*

**Creditor/Description:**  
\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Credit Card #2*

**Creditor/Description:**  
\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Credit Card #3*

**Creditor/Description:**  
\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Credit Card #4*

**Creditor/Description:**  
\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Credit Card #5*

**Creditor/Description:**  
\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Credit Card #6*

**Creditor/Description:**  
\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_



## Liabilities & Debts (Vehicles/Medical Bills)

**Vehicle #1**

**Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Vehicle #2**

**Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Vehicle #3**

**Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Vehicle #4**

**Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Medical #1**

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Medical #2**

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Medical #3**

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

**Medical #4**

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_



## Liabilities & Debts (Installment Payments/Other Loans)

*Installment #1*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Installment #2*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Installment #3*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Installment #4*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Other Loan #1*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Other Loan #2*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Other Loan #1*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_

*Other Loan #2*

**Creditor/Description:**

\_\_\_\_\_

Total Owed: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_

# of Payments Behind: \_\_\_\_\_



# Assets

## Current Assets

Cash in Checking  
Accounts: \_\_\_\_\_

Cash in Savings  
Accounts: \_\_\_\_\_

Accounts Receivable: \_\_\_\_\_

## Fixed Assets

Primary Residence:  
*(Fair Market Value)* \_\_\_\_\_

Land:  
*(Fair Market Value)* \_\_\_\_\_

Other Property:  
*(Fair Market Value)* \_\_\_\_\_

Furniture: \_\_\_\_\_

Automobiles: \_\_\_\_\_

Boats: \_\_\_\_\_

Campers/RVs: \_\_\_\_\_

Motorcycles: \_\_\_\_\_

Investments: \_\_\_\_\_

401K/Retirement: \_\_\_\_\_

Other Assets: \_\_\_\_\_



## Additional Information Survey

Additional Information

1. Over the past five (5) years, have you had any property foreclosed or is there a foreclosure in process?  
 Yes     No
2. Over the past five (5) years, have you had any property repossessed or is there a repossession pending?  
 Yes     No
3. Do you have any past due IRS payments or tax liens against you?  
 Yes     No
4. Do you have any student loans that are in default?  
 Yes     No
5. Are your wages currently being garnished?  
 Yes     No
6. Do you have any judgements or liens against you?  
 Yes     No
7. Do you have any accounts that are in collection status?  
 Yes     No
8. Over the past 24 months, have you written any bad checks?  
 Yes     No
9. Have you had any debt counseling or credit counseling in the past?  
 Yes     No
10. Have you ever prepared and lived on a budget?  
 Yes     No
11. Are you familiar with what a budget is, and how to prepare one?  
 Yes     No
12. Do you regularly analyze your income and expenses to determine where your income goes?  
 Yes     No
13. Over the past 24 months, have you used a credit card to purchase your household food?  
 Yes     No





# Terms of Service

## 1. ACCEPTANCE OF TERMS

Biblical Financial Concepts, Inc. d/b/a/ Stand Sure Credit Counseling ("SSCC") welcomes you to our website and our Online Credit Briefing Service ("Credit Briefing"). SSCC provides its service to you, subject to the following Terms of Service ("TOS"), which may be updated by us from time to time without notice to you. You can review the most current version of the TOS at any time at: <http://www.standsurecc.org/tos.cfm>. No term of service shall be modified which impacts any matter SSCC is required to disclose without first providing such notice and permitting a refund of fees subject to a refund processing fee as further described below. In addition, when using particular SSCC owned or operated services, such as the Credit Briefing Service (<http://www.standsurecc.org>), you and SSCC shall be subject to any posted guidelines or rules applicable to such services which may be posted from time to time. All such guidelines or rules are hereby incorporated by reference into the TOS. SSCC may also offer other services that are governed by different Terms of Service.

## 2. DESCRIPTION OF SERVICE

SSCC offers online and telephonic Credit Briefing Services ("Credit Briefing") as its primary service (the "Service"). You understand and agree that the Service may include certain communications from SSCC, such as service announcements, administrative messages and other communications to you via e-mail, facsimile and U.S. Postal Service, and that these communications are considered part of SSCC's Services and you will not be able to opt out of receiving them. Unless explicitly stated otherwise, any new feature that augments or enhances the current Service, including the release of new SSCC properties, shall be subject to the TOS. You understand and agree that the Service is provided "AS-IS" and that SSCC assumes no responsibility for the timeliness, deletion, mis-delivery or failure to store any user communications or personalization settings. You are responsible for obtaining access to the Service and that access may involve third party fees (such as Internet service provider or airtime charges). You are responsible for those fees, including those fees associated with the display or delivery of advertisements provided by any third party. In addition, you must provide and are responsible for all equipment necessary to access the Service.

Credit Briefing will be delivered via the Internet and Telephone. Users may initiate the credit briefing by entering valid financial information via the Internet or fax. Users must attest to the accuracy of the data submitted. When the information has been submitted to SSCC, a credit briefing specialist will review the submitted information, and contact the applicant to conduct the credit briefing session. If filing jointly, both applicants must be present on the telephone in order to receive proper credit for the credit briefing session.

During the credit briefing session, the credit briefing specialist may ask for additional information and shall discuss options for your current financial situation. The credit briefing specialist may provide you with various options available including Bankruptcy, however, the individual choice of solution is up to you.

## 3. QUALIFICATION OF CREDIT BRIEFING SPECIALISTS

All agents, including respondents to student questions regarding course material have received debt briefing training and/or are under the supervision of a manager certified by the Association for Financial Counseling and Planning Education (AFCPE). Certification has been verified by SSCC and copies of their certifications have been provided to the US Department of Justice Executive Office for United States Trustees and the Bankruptcy Administrators in North Carolina and Alabama.

## 4. CREDIT BRIEFING EVALUATION SURVEY

All Credit Briefing participants are requested to submit a voluntary evaluation prior to receiving a Certificate of Credit Briefing. Credit Briefing evaluation surveys will be provided at the conclusion of the Credit Briefing session. Students are provided three options for submitting a course survey: 1) verbally to a SSCC representative; 2) via the Internet; 3) via First Class Mail. It is expressly noted that per the US Department of Justice, Certificates of Credit Briefing shall not be withheld from students for failure to complete the Credit Briefing evaluation survey.

## 5. DELIVERY OF CERTIFICATE OF CREDIT BRIEFING

The Executive Office for United States Trustees ("EOUST") has established a web based system for the issuance of Certificates of Course Completion. SSCC will comply with all EOUST standards and protocols for the issuance of Certificates. As such, students may receive the certificates via electronic mail, via fax, or via First Class Mail. Certificates are generated within one (1) days after successful completion of the Credit Briefing. SSCC shall not be responsible for certificates where the client fails to provide an accurate mailing address, email address or fax number. Clients may also request that certificates be sent directly to their attorney via email or facsimile.

## 6. YOUR REGISTRATION OBLIGATIONS

In consideration of your use of the Service, you represent that you are of legal age to form a binding contract and are not a person barred from receiving services under the laws of the United States or other applicable jurisdiction. You also agree to: (a) provide true, accurate, current and complete information about yourself as prompted by the Service's registration form (such information being the "Registration Data") and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or SSCC has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, SSCC has the right to suspend or terminate your account and refuse any and all current or future use of the Service (or any portion thereof).

## 7. SSCC PRIVACY POLICY

Registration Data and certain other information about you is subject to our Privacy Policy. For more information, see our full privacy policy at <http://www.standsurecc.org/privacy.cfm>. You understand that through your use of the Service you consent to the collection and use (as set forth in the Privacy Policy) of this information, including the transfer of this information to the United States and/or other countries for storage, processing, and use by SSCC and its affiliates.

## 8. REGISTRATION, MEMBER ACCOUNT, PASSWORD AND SECURITY

All users must provide identifying information in order to register for the Credit Briefing Service. The following information must be entered by the user or can be entered by the Bankruptcy Attorney: Name, Address, Phone Number, E-mail Address, Date of Birth, Driver's License Number, Social Security Number (last 4 digits), Bankruptcy Judicial District. You will establish a username and password during the enrollment process. You are responsible for maintaining the confidentiality of the password and account, and are fully responsible for all activities that occur under your password or account. You agree to (a) immediately notify SSCC of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session. SSCC cannot and will not be liable for any loss or damage arising from your failure to comply with this Section 5. Users will be allowed to log out during the data collection screens and resume work on the Credit Briefing session at any time.

## 9. MEMBER CONDUCT

You understand that all information, data, text, software, music, sound, photographs, graphics, video, messages or other materials ("Content"), whether publicly posted or privately transmitted, are the sole responsibility of the person from which such Content originated. This means that you, and not SSCC, are entirely responsible for all Content that you upload, post, email, transmit or otherwise make available via the Service. SSCC does not control the Content posted via the Service and, as such, does not guarantee the accuracy, integrity or quality of such Content. You understand that by using the Service, you may be exposed to Content that is offensive, indecent or objectionable. Under no circumstances will SSCC be liable in any way for any Content, including, but not limited to, for any errors or omissions in any Content, or for any loss or damage of any kind incurred as a result of the use of any Content posted, emailed, transmitted or otherwise made available via the Service.

You agree to not use the Service to:

- upload, post, email, transmit or otherwise make available any Content that is unlawful, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically or otherwise objectionable;



## Terms of Service

- b. harm minors in any way;
- c. impersonate any person or entity, including, but not limited to, a SSCC official, forum leader, guide or host, or falsely state or otherwise misrepresent your affiliation with a person or entity;
- d. forge headers or otherwise manipulate identifiers in order to disguise the origin of any Content transmitted through the Service;
- e. upload, post, email, transmit or otherwise make available any Content that you do not have a right to make available under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);
- f. upload, post, email, transmit or otherwise make available any Content that infringes any patent, trademark, trade secret, copyright or other proprietary rights ("Rights") of any party;
- g. upload, post, email, transmit or otherwise make available any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation (please read our complete Spam Policy);
- h. upload, post, email, transmit or otherwise make available any symbols related to gangs, gang related activities, religious organizations, sects, cults, sex or any other potentially offensive material
- i. upload, post, email, transmit or otherwise make available any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;
- j. disrupt the normal flow of dialogue, cause a screen to "scroll" faster than other users of the Service are able to type, or otherwise act in a manner that negatively affects other users' ability to engage in real time exchanges;
- k. interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies or regulations of networks connected to the Service;
- l. intentionally or unintentionally violate any applicable local, state, national or international law, including, but not limited to, regulations promulgated by the U.S. Securities and Exchange Commission, any rules of any national or other securities exchange, including, without limitation, the New York Stock Exchange, the American Stock Exchange or the NASDAQ, and any regulations having the force of law;
- m. provide material support or resources (or to conceal or disguise the nature, location, source, or ownership of material support or resources) to any organization(s) designated by the United States government as a foreign terrorist organization pursuant to section 219 of the Immigration and Nationality Act;
- n. "stalk" or otherwise harass another; and/or
- o. collect or store personal data about other users in connection with the prohibited conduct and activities set forth in paragraphs a through n above.

You acknowledge that SSCC may or may not pre-screen Content, but that SSCC and its designees shall have the right (but not the obligation) in their sole discretion to pre-screen, refuse, or move any Content that is available via the Service. Without limiting the foregoing, SSCC and its designees shall have the right to remove any Content that violates the TOS or is otherwise objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any Content, including any reliance on the accuracy, completeness, or usefulness of such Content. In this regard, you acknowledge that you may not rely on any Content created by SSCC or submitted to SSCC, including without limitation information in SSCC Help Centers, and in all other parts of the Service.

You acknowledge, consent and agree that SSCC may access, preserve, and disclose your account information and Content if required to do so by law or in a good faith belief that such access preservation or disclosure is reasonably necessary to: (a) comply with legal process; (b) enforce the TOS; (c) respond to claims that any Content violates the rights of third-parties; (d) respond to your requests for customer service within 24 hours; or (e) protect the rights, property, or personal safety of SSCC, its users and the public.

You understand that the technical processing and transmission of the Service, including your Content, may involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices.

You understand that the Service and software embodied within the Service may include security components that permit digital materials to be protected, and use of these materials is subject to usage rules set by SSCC and/or content providers who provide content to the Service. You may not attempt to override or circumvent any of the usage rules embedded into the Service. Any unauthorized reproduction, publication, further distribution or public exhibition of the materials provided on the Service, in whole or in part, is strictly prohibited.

### 10. INTERACTION WITH SSCC EMPLOYEES, STAFF AND MANAGEMENT

Due to the sensitive nature of the material included in the Credit Briefing Session, students are strongly advised to seek professional counsel for their individual financial needs. SSCC, nor its owners, management, staff, employees, contractors, associates or partners do not provide Credit Briefing or advice of any form or kind. SSCC owners, management, staff, and employees are strictly forbidden from providing users with any advice, counsel, or opinions of any kind in matters of personal, financial, legal or taxation matters or any other matters.

**IT IS A DIRECT VIOLATION OF THIS TERMS OF SERVICE TO SEEK PERSONAL ADVICE OR COUNSEL FROM SSCC OWNERS, MANAGEMENT, STAFF, AND EMPLOYEES REGARDING LEGAL, PERSONAL, FINANCIAL, TAXATION OR ANY OTHER MATTERS.**

Users who violate this section of the TOS can have their accounts terminated and permanently blocked from use of service without ability of refund.

### 11. NON-FRATERNIZATION POLICY

Due to the confidential nature of the material, SSCC owner, management, staff and employees are strictly prohibited from having any personal relationship outside the scope of said nature of the Credit in any matters. You understand that students are strictly prohibited from having any relationship with any third party organization or any other organization affiliated with SSCC, whereby information could be disclosed to alter authentication intention



## Terms of Service

### 12. SPECIAL ADMONITIONS FOR INTERNATIONAL USE

Recognizing the global nature of the Internet, you agree to comply with all local rules regarding online conduct and acceptable Content. Specifically, you agree to comply with all applicable laws regarding the transmission of technical data exported from the United States or the country in which you reside.

### 13. CONTENT SUBMITTED OR MADE AVAILABLE FOR INCLUSION ON THE SERVICE

SSCC does not claim ownership of Content you submit or make available for inclusion on the Service. However, with respect to Content you submit or make available for inclusion on publicly accessible areas of the Service, you grant SSCC the following world-wide, royalty free and non-exclusive license(s), as applicable:

With respect to Content you submit or make available for inclusion on publicly accessible areas of any SSCC Help Center, the license to use, distribute, reproduce, modify, adapt, publicly perform and publicly display such Content on the Service solely for the purposes of providing and promoting the specific SSCC Help Center Forum to which such Content was submitted or made available. This license exists only for as long as you elect to continue to include such Content on the Service and will terminate at the time you remove or SSCC removes such Content from the Service.

With respect to Content other than photos, graphics, audio or video you submit or make available for inclusion on publicly accessible areas of the Service other than SSCC Help Center, the perpetual, irrevocable and fully sublicensable license to use, distribute, reproduce, modify, adapt, publish, translate, publicly perform and publicly display such Content (in whole or in part) and to incorporate such Content into other works in any format or medium now known or later developed.

"Publicly accessible" areas of the Service are those areas of the SSCC properties that are intended by SSCC to be available to the general public. By way of example, publicly accessible areas of the Service would include the Help Center.

### 14. INDEMNITY

You agree to indemnify and hold SSCC, and its subsidiaries, affiliates, officers, agents, employees, co-branders or other partners, and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of Content you submit, post, transmit or make available through the Service, your use of the Service, your connection to the Service, your violation of the TOS, or your violation of any rights of another.

AS PART OF YOUR ACCOUNT YOU EXPRESSLY AGREE TO INDEMNIFY AND HOLD HARMLESS SSCC, AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, AGENTS, EMPLOYEES, PARTNERS, LICENSEES, AND ADVERTISERS FOR YOUR USE OF ANY INFORMATION YOU RECEIVE ON ANY SSCC WEBSITES REGARDING FINANCIAL, ACCOUNTING, TAX AND LEGAL MATTERS.

YOU ALSO AGREE TO REVIEW ANY INFORMATION CONTAINED IN THE CREDIT BRIEFING WITH YOUR PERSONAL ATTORNEY, ACCOUNTANT, AND FINANCIAL CONSULTANT AS TO ITS MERITS AND SUITABILITY FOR YOUR OWN PERSONAL FINANCIAL SITUATION, RECOGNIZING THAT SOME INFORMATION CONTAINED WITHIN THE CREDIT BRIEFING SESSION MAY NOT BE SUITABLE FOR ALL PERSONS.

FURTHERMORE, SSCC SHALL NOT BE HELD RESPONSIBLE FOR LOST, STOLEN, OR FORGED CERTIFICATES OR DOCUMENTS INCORRECTLY SENT TO A USER SUPPLIED ADDRESS OR EMAIL OR ANY OTHER TYPE OF INACCURACY DUE TO MAIL, ADDRESS OR EMAIL

BY AGREEING TO THE TERMS OF SERVICE YOU ALSO AGREE TO ANY THIRD PARTY NOTIFICATION, RETRIEVAL THEREOF FROM THIRD PARTY DATA SYSTEMS, INQUIRY TO PUBLICLY ACCESSIBLE DATABASES FROM THIRD PARTY TO ACCESS DATA INFORMATION, OR ACCESS TO ANY OTHER SYSTEMS DATA INFORMATION BY ANY THIRD PARTY FOR PURPOSE OF QUESTION DEVELOPMENT, IDENTIFICATION OR AUTHENTICATION, AS WELL AS ANY USE OF QUESTIONING TO VERIFY THE USERS IDENTITY FOR THE DURATION OF THE COURSE.

SSCC OR ANY THIRD PARTY AUTHENTICATION SYSTEM MAY NOT BE HELD LIABLE FOR ANY FRAUDULENT ATTEMPT, STOLEN, MISUSE OR FORGED INFORMATION.

NOTHING HEREIN SHALL APPLY TO ACTIONS OR CLAIMS UNDER THE PROVISIONS OF THE UNITED STATES CODE, 11 U.S.C. §101, ET. SEQ., OR APPLY TO JURISDICTION AND VENUE FOR PROCEEDINGS ARISING UNDER TITLE 11, AS PROVIDED UNDER 28 U.S.C. §§ 1134, 1408, 1409, 1410.

### 15. USER AUTHENTICATION

Due to the nature of this credit briefing format, students will be required to comply with standard industry identification procedures before commencing a credit briefing session. This will include verification of such information as: Name, Address, Phone Number, Date of Birth, Driver's License Number, and Social Security Number (last 4 digits).

In addition, SSCC secures supplemental authentication procedures for student identity authentication. A nationally recognized third party who utilizes publicly accessible databases provides these ID authentication services.

The third party service uses the student provided Personally Identifiable Information (PII) such as: Name, Address, Date of Birth, and Social Security Number (last 4 digits) to cross reference against known publicly accessible records.

Students who fail to authenticate their PII through the third party service will be prompted to contact SSCC at (877) 240-1398 and complete a telephonic authentication session with a customer service representative and/or a teacher whereby the answers are recorded directly into the SSCC administrative system.

**FAILURE TO PROVIDE CORRECT PERSONAL IDENTIFYING INFORMATION FOR AUTHENTICATION CAN RESULT IN REJECTION AND/OR FORFEITURE OF ANY CREDIT FOR THE PERSONAL FINANCIAL MANAGMENT INSTRUCTIONAL COURSE. USER PROVIDED PERSONAL IDENTIFYING INFORMATION WILL BE INCLUDED ON THE FINAL CERTIFICATE OF COURSE COMPLETION, AND MUST CORRESPOND TO INFORMATION PROVIDED BY THE USER TO THE BANKRUPTCY COURT. BIBLICAL FINANCIAL CONCEPTS, INC. D/B/A STAND SURE CREDIT COUNSELING CANNOT BE HELD LIABLE FOR INACCURATE AND/OR IMPROPERLY SUBMITTED INFORMATION BY THE USER.**



# Terms of Service

## 16. FEES FOR SERVICES

Service	Fee
Internet Presentation of Material	Free
Downloadable/Printable Worksheets & Financial Analysis	Free
Internet-based Presentation of Financial Options	Free
Credit Briefing - Individual Online	\$29.95
Credit Briefing - Joint Online	\$29.95
Credit Briefing - Individual Telephonic	\$29.95
Credit Briefing - Joint Telephonic	\$29.95
Certificate of Credit Briefing	Included in course fee
Refund Policy	No refunds given after client submits financial data to SSCC for analysis

Online and telephone payments are accepted by credit card, debit card and Paypal. The Paypal service allows users to provide payment for online services through personal bank accounts and/or credit cards and debit cards.

SSCC also accepts bank certified checks and money orders made payable to Biblical Financial Concepts, Inc. d/b/a Stand Sure Credit Counseling. These payments may be made via first class mail to our corporate offices at P.O. Box 418, Oneonta, AL 35121. Students who pay by bank certified check and/or money orders must fill out the proper forms, located on the website in order to expedite enrollment requests. This form is made available to students during the enrollment process when payment options are provided to the student. Students may also enroll via the telephone with an SSCC customer representative.

Students who opt to pay for the service using the online/electronic payment methods will receive immediate access to certificates while students who make payment via first class mail should allow 3-14 business days to process enrollment requests. See attached enrollment form for students making payment by bank certified check and/or money order.

In all cases, payment may be made by either the debtor student or any other third party, such as a bankruptcy attorney.

This course is also offered to users without regard to a user's ability to pay. Students may receive a waiver of fees through a written request sent via first class mail to our corporate address. Biblical Financial Concepts, Inc. d/b/a Stand Sure Credit Counseling agrees to waive any fees if the debtor(s) can demonstrate an income less than 150 percent of the poverty guidelines last published by the United States Department of Health and Human Services (DHHS) (<http://aspe.hhs.gov/poverty/08poverty.shtml>). These guidelines shall be applicable to a similar family as the debtor's size from the 48 contiguous states.

Debtors shall utilize Line 16 of Schedule I as reported (or as shall be reported) in the bankruptcy petition ("Total Combined Monthly Income") as a poverty guideline.

Any and all non-cash governmental assistance (ie. - childcare vouchers, food stamps and housing subsidies) shall not be included in calculating debtor income.

Unless separated, and a joint petition is not filed, spousal income shall be included in calculating income (whether or not a joint petition is filed).

The income of any other family member listed on Schedule I as a dependent shall also be included.

Please consult with your attorney to see if you qualify for a fee waiver. If your attorney cannot help you, please contact customer service at (877) 240-1398.

To arrange for a waiver, please forward a written request for the waiver along with copies of evidence of any and all income (ie - tax returns, W-2, check stubs, etc.) to: Biblical Financial Concepts, Inc. d/b/a Stand Sure Credit Counseling  
 ATTN: Fee Waivers  
 P.O. Box 418  
 Oneonta, AL 35121

Fax waiver request to: (800) 718-4724 or email it to [info@standsurecc.org](mailto:info@standsurecc.org). Waiver requests are processed immediately upon receipt.

## 17. REFUND POLICY

Due to the proprietary nature of the service, SSCC does not provide refunds for users once credit briefing has begun, or materials have been mailed to the student.

## 18. NO RESALE OF SERVICE

You agree not to reproduce, duplicate, copy, sell, trade, resell or exploit for any commercial purposes, any portion of the Service (including your SSCC Login), use of the Service, or access to the Service.

## 19. MODIFICATIONS TO SERVICE

SSCC reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) and shall provide notice in the event of changes to the Service. You agree that SSCC shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Service.

## 20. TERMINATION

You agree that SSCC may, under certain circumstances and without prior notice, immediately terminate your SSCC account, any associated email address, and access to the Service. Cause for such termination shall include, but not be limited to, (a) breaches or violations of the TOS or other incorporated agreements or guidelines, (b) requests by law enforcement or other government agencies, (c) a request by you (self-initiated account deletions), (d) discontinuance or material modification to the Service (or any part thereof), (e) unexpected technical or security issues or problems, (f) extended periods of inactivity, (g) you have engaged in fraudulent or illegal activities, and/or (h) nonpayment of any fees owed by you in connection with

**Stand Sure Credit Counseling**  
**Phone: 877-240-1398**  
**Fax: 800-718-4724**  
**[www.standsurecc.org](http://www.standsurecc.org)**



## Terms of Service

the Services. Termination of your SSCC account includes (a) removal of access to all offerings within the Service, including but not limited to the Personal Financial Management Instructional Course and associated SSCC Help Center, (b) deletion of your password and all related information, files and content associated with or inside your account (or any part thereof), and (c) barring further use of the Service. Further, you agree that all terminations for cause shall be made in SSCC's sole discretion and that SSCC shall not be liable to you or any third party for any termination of your account, any associated email address, or access to the Service.

### 21. LINKS

The Service may provide, or third parties may provide, links to other World Wide Web sites or resources. Because SSCC has no control over such sites and resources, you acknowledge and agree that SSCC is not responsible for the availability of such external sites or resources, and does not endorse and is not responsible or liable for any Content, advertising, products, or other materials on or available from such sites or resources. You further acknowledge and agree that SSCC shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such Content, goods or services available on or through any such site or resource.

### 22. SSCC'S PROPRIETARY RIGHTS

You acknowledge and agree that the Service and any necessary software used in connection with the Service ("Software") contain proprietary and confidential information that is protected by applicable intellectual property and other laws. You further acknowledge and agree that information presented to you through the credit briefing is protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws. Except as expressly authorized by SSCC, you agree not to modify, rent, lease, loan, sell, distribute or create derivative works based on the Service or the Software, in whole or in part.

SSCC grants you a personal, non-transferable and non-exclusive right and license to use the object code of its Software on a single computer; provided that you do not (and do not allow any third party to) copy, modify, create a derivative work of, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, grant a security interest in or otherwise transfer any right in the Software. You agree not to modify the Software in any manner or form, or to use modified versions of the Software, including (without limitation) for the purpose of obtaining unauthorized access to the Service. You agree not to access the Service by any means other than through the interface that is provided by SSCC for use in accessing the Service.

### 23. DISCLAIMER OF WARRANTIES

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

- a. YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. SSCC EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.
- b. SSCC MAKES NO WARRANTY THAT (i) THE SERVICE WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS, AND (v) ANY ERRORS IN THE SOFTWARE WILL BE CORRECTED. (vi) ANY TRANSMISSIONS OF DOCUMENTS ELECTRONICALLY OR VIA STANDARD MAIL WILL BE ERROR FREE
- c. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DONE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL.
- d. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM SSCC OR THROUGH OR FROM THE SERVICE SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TOS.
- e. A SMALL PERCENTAGE OF USERS MAY EXPERIENCE EPILEPTIC SEIZURES WHEN EXPOSED TO CERTAIN LIGHT PATTERNS OR BACKGROUNDS ON A COMPUTER SCREEN OR WHILE USING THE SERVICE. CERTAIN CONDITIONS MAY INDUCE PREVIOUSLY UNDETECTED EPILEPTIC SYMPTOMS EVEN IN USERS WHO HAVE NO HISTORY OF PRIOR SEIZURES OR EPILEPSY. IF YOU, OR ANYONE IN YOUR FAMILY, HAVE AN EPILEPTIC CONDITION, CONSULT YOUR PHYSICIAN PRIOR TO USING THE SERVICE. IMMEDIATELY DISCONTINUE USE OF THE SERVICE AND CONSULT YOUR PHYSICIAN IF YOU EXPERIENCE ANY OF THE FOLLOWING SYMPTOMS WHILE USING THE SERVICE -- DIZZINESS, ALTERED VISION, EYE OR MUSCLE TWITCHES, LOSS OF AWARENESS, DISORIENTATION, ANY INVOLUNTARY MOVEMENT, OR CONVULSIONS.
- f. SSCC SHALL NOT BE RESPONSIBLE FOR ANY PHYSICAL, MENTAL, OR EMOTIONAL PROBLEMS ENCOUNTERED BY YOU AS A RESULT OF THE USE OF THE SERVICE.
- g. SSCC SHALL NOT BE RESPONSIBLE FOR ANY THIRD PARTY SUPPLIER OF INTERNET SERVICE AVAILABILITY INCLUDING ANY ACTS OF GOD, DISCONNECTION FROM THE SERVICE, INTERRUPTIONS IN SERVICE, POWER OUTAGES, AND THE LIKE.
- h. SSCC SHALL NOT BE RESPONSIBLE FOR ANY FEES ASSOCIATED WITH YOUR METHOD OF CONNECTION TO THE SERVICE INCLUDING, BUT NOT LIMITED TO: INTERNET CONNECTION FEES, TELEPHONE FEES, LONG DISTANCE FEES, SATELLITE FEES, CABLE FEES, ETC.
- i. NOTHING HEREIN SHALL APPLY TO ACTIONS OR CLAIMS UNDER THE PROVISIONS OF THE UNITED STATES CODE, 11 U.S.C. §101, ET. SEQ., OR APPLY TO JURISDICTION AND VENUE FOR PROCEEDINGS ARISING UNDER TITLE 11, AS PROVIDED UNDER 28 U.S.C. §§ 1134, 1408, 1409, 1410.

### 24. LIMITATION OF LIABILITY

YOU EXPRESSLY UNDERSTAND AND AGREE THAT SSCC SHALL NOT BE LIABLE TO YOU FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF SSCC HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICE; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SERVICE; OR (v) ANY OTHER MATTER RELATING TO THE SERVICE; (vi) ANY PERSONAL OR PROPERTY LOSS OCCURRING AS A RESULT OF THE SERVICE AT ANY THIRD PARTY LOCATION, PUBLIC OR PRIVATE, NOT UNDER THE DIRECT CONTROL OF SSCC INCLUDING THE USER'S PERSONAL LOCATION;

NOTHING HEREIN SHALL APPLY TO ACTIONS OR CLAIMS UNDER THE PROVISIONS OF THE UNITED STATES CODE, 11 U.S.C. §101, ET. SEQ., OR APPLY TO JURISDICTION AND VENUE FOR PROCEEDINGS ARISING UNDER TITLE 11, AS PROVIDED UNDER 28 U.S.C. §§ 1134, 1408, 1409, 1410.



## Terms of Service

### 25. EXCLUSIONS AND LIMITATIONS

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS OF SECTIONS 17 AND 18 MAY NOT APPLY TO YOU.

### 26. NO THIRD PARTY BENEFICIARIES

You agree that, except as otherwise expressly provided in this TOS, there shall be no third party beneficiaries to this Agreement.

### 27. NOTICE

SSCC may provide you with notices, including those regarding changes to the TOS, by either email, regular mail, or postings on the Service.

### 28. GENERAL INFORMATION

**Non-Discrimination Policy.** SSCC does not discriminate withhold or condition service on the basis of gender, age, race, color, national origin, sexual orientation, physical ability, or any other protected class.

**Referral of Users.** SSCC does not pay or receive fees or other considerations for the referral of users to SSCC

**Course Availability.** SSCC offers Credit Briefings every day, 24 hours a day (excluding temporary interruptions in service for website maintenance)

**Entire Agreement.** The TOS constitutes the entire agreement between you and SSCC and governs your use of the Service, superseding any prior agreements between you and SSCC with respect to the Service. You also may be subject to additional terms and conditions that may apply when you use or purchase certain other SSCC services, affiliate services, third-party content, or third-party software.

**Choice of Law and Forum.** The TOS and the relationship between you and SSCC shall be governed by the laws of the State of Alabama without regard to its conflict of law provisions, excepting that the TOS shall be governed by the laws of the State of Oregon without regard to its conflict of law provisions for residents of the State of Oregon. You and SSCC agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Blount, Alabama or Multnomah County, Oregon.

**Waiver and Severability of Terms.** The failure of SSCC to exercise or enforce any right or provision of the TOS shall not constitute a waiver of such right or provision. If any provision of the TOS is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the TOS remain in full force and effect.

**No Right of Survivorship and Non-Transferability.** You agree that your SSCC account is non-transferable and any rights to your SSCC I.D. or contents within your account terminate upon your death. Upon receipt of a copy of a death certificate, your account may be terminated and all contents therein permanently deleted.

**Statute of Limitations.** You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Service or the TOS must be filed within one (1) year after such claim or cause of action arose or be forever barred.

The section titles in the TOS are for convenience only and have no legal or contractual effect.

**ADA Compliance.** This website complies with all applicable provisions of the Americans With Disabilities Act (ADA).

Nothing herein shall apply to actions or claims under the provisions of the United States Code, 11 U.S.C. §101, et. Seq., or apply to jurisdiction and venue for proceedings arising under title 11, as provided under 28 U.S.C. §§ 1134, 1408, 1409, 1410.

### 29. IMPORTANT DISCLOSURES

Biblical Financial Concepts, Inc. dba Stand Sure Credit Counseling is an Alabama non-profit organization that is funded by fees paid for counseling services as well as private donations.

Biblical Financial Concepts, Inc. dba Stand Sure Credit Counseling does not provide or refer clients for debt management or debt settlement plans.

Counselors and Credit Briefing Specialists employed by Biblical Financial Concepts, Inc. dba Stand Sure Credit Counseling receive training by an AFCPE (Association for Financial Counseling and Planning Education) certified counselor.

Biblical Financial Concepts, Inc. dba Stand Sure Credit Counseling does not currently provide reporting to any credit agency. Enrollment in this credit counseling program will not impact credit reports.

### 30. VIOLATIONS

Please report any violations of the TOS to [webmaster@StandSureCC.org](mailto:webmaster@StandSureCC.org)

**I have read and agree to the Terms of Service listed above.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**\*Please sign, date & fax this page back to us along with your application.**