



Momentive® Consumer Credit Counseling Service
Policies
Delivery of Services

Policy:

The agency will provide comprehensive, individual financial management, housing counseling and educational programs in a timely manner.

- Services are provided to anyone regardless of age, race, color, creed, national origin or ancestry, physical or mental disability, medical condition, sex, sexual orientation, religion, employment status, or any other consideration made unlawful by federal, state, or local law.
- All inquiries are offered an appointment to speak with a counselor regardless of income, employment status, amount or size of debt, or housing status.
- All clients will be counseled by a certified credit counselor or the file will be reviewed by a certified credit counselor. Debt Management Plans are established only when appropriate and advantageous to the client and predicated upon client needs to assist in achieving their financial goals.
- Every effort will be made to offer the client an appointment within five (5) business days of the initial request.
- Counseling appointments are provided by
 - Face to face
 - Telephone
 - Internet
- Appointments are offered Monday through Friday during normal business hours
- Counseling services are offered regardless of the ability to pay. (See Policy)

Date Revised: 1/08
Date Approved: 1/08