

# DebtorWise.org

## Telephonic

**\$34.95** CREDIT COUNSELING  
**\$24.95** DEBTOR EDUCATION

**1.800.849.3036**

Access Code:  
**3FB5B19**

## Online

**\$25** CREDIT COUNSELING  
**\$15** DEBIT EDUCATION

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### STATEMENT OF COUNSELING SERVICES

*Please read the following statements carefully so that you will understand the procedures for the counseling session. Initial the line next to each statement to indicate understanding of that provision. For simplification, the singular is used even when the plural may apply.*

\_\_\_\_\_ I understand the agency will provide a confidential comprehensive personal money management interview.

\_\_\_\_\_ I understand that the fees for a pre-filing bankruptcy session are \$25 for an individual or \$30 for a couple attending the same session.

\_\_\_\_\_ I understand that the interview will be conducted by a certified consumer credit counselor or qualified professional counselor. All action plans, not conducted by a certified consumer credit counselor, will be reviewed by a certified consumer credit counselor.

\_\_\_\_\_ I understand that most of the agency funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payment you make through your DMP – up to fifteen percent (15%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us. We will work with your creditors regardless of whether they contribute to our agency.

\_\_\_\_\_ **I will be given a written assessment outlining a suggested client action plan which will be based on the following options:**

- I will handle any financial concerns on my own.
- I may choose to enroll in the agency's debt management plan. I realize the DMP is only one of several options and is not suitable for all clients. Our DMP's serve the dual role of helping you repay your debts and helping creditors to receive the money owed to them. Once money is deposited with our service, it becomes the property of your creditors. If I choose to enroll in a DMP, I agree not to open any new credit accounts or incur any additional debt. While the agency may obtain a credit report and/or inform any credit reporting rating I receive. In certain circumstances, a debt management plan may affect my credit rating negatively. In the event that the counselor suggests a debt management plan, I will receive complete details of the operations, requirements, responsibilities, and DMP fees.
- A counselor may answer questions about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstance.
- I will be referred to the other services of the organization or another agency or agencies, as appropriate that may be able to assist with particular problems that have been identified.

\_\_\_\_\_ At some time in the future, my information may be used for confidential research and/or a neutral third party may contact me to request an evaluation of the agency's services

(Applicant) \_\_\_\_\_

(Date) \_\_\_\_\_

**Law Office of Philip L. Weiser**  
**301 N. Market**  
**Wichita, KS 67202-2009**  
**316.260.7070; fax 316.260.7071**

### DISCLOSURE

**The Law Office of Philip L. Weiser is a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code. The assistance provided to clients may involve bankruptcy relief under Title 11 of the United States Code (the bankruptcy code).**

**Law Office of PHILIP L. WEISER**  
**301 N. Market Wichita, KS 67202-2012**  
**Ofc: 316.260.7070 - Fax: 316.260.7071**

Name (please print) \_\_\_\_\_ Age \_\_\_\_\_ Social Security # \_\_\_\_\_

Name (please print) \_\_\_\_\_ Age \_\_\_\_\_ Social Security # \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_ E-Mail Address \_\_\_\_\_

	Actual Monthly Expenses	For Counselor's Use Only	
<b>MONTHLY LIVING EXPENSES</b>			<b>EMPLOYMENT:</b>
<b>Housing</b> Rent/Mortgage			Occupation: _____
Second Mortgage			Employer/Address/Phone: _____
Association Dues			_____
Property Taxes			_____
Lot Rent			_____
<b>Automobile</b> Gasoline			_____
Maintenance			What day are you paid: _____
Registration/Taxes			Gross Income/Pay Day: _____
<b>Food</b> Groceries			Net Income/Per Day: _____
Dining Out			_____
Food at Work			Spouse:
School Lunches			Occupation: _____
<b>Utilities</b> Electric/Gas			Employer/Address/Phone: _____
Water/Sewer/Trash			_____
Telephone			_____
Pager/Cellular Phone			_____
Internet Service			_____
Cable TV/Satellite			What day are you paid: _____
<b>Clothing</b> Work/School			Gross Income/Pay Day: _____
Dry Cleaning/Laundry			Net Income/Per Day: _____
<b>Insurance</b> Automotive			_____
Medical			Other Sources of Income:
Life			Pension: _____
Home/Renter			Social Security: _____
<b>Healthcare</b> Prescriptions			Unemployment: _____
Doctor Visits			Welfare/Gov't Support: _____
Dentist Visits			Child Supp./Alimony: _____
Optical/Eye Glasses			Other:
<b>Childcare</b> Daycare/Babysitting			(explain) _____
Allowance			_____
Activities			_____
Diapers			_____
Child Support			TOTAL NET
<b>TOTAL MONTHLY EXPENSES (page 1)</b>			MONTHLY
			INCOME _____

**MONTHLY LIVING EXPENSES Continued**

MONTHLY LIVING EXPENSES		Actual Monthly Expenses	For Counselor's Use Only	Number of Dependents _____
Installment Loans	Car Payment			Ages: _____
	Student Loans			
	Cosigned Loans			RESIDENCE: How long at address: _____ How Long in area: _____
	Bank Account Deductions			
	Taxes			
	Business Cards/Loans			Choose one: _____ Own Home _____ Buying _____ Renting _____ Furnished Room _____ Other: explain _____ _____
	Other			
Charitable Donations	Tithes			
	Other			
Education	Tuition			
	Books			
	Supplies			
Leisure	Books, Newspapers, etc.			
	Movies, Entertainment			
	Gifts/Holiday			
	Travel			
	Alcohol/Tobacco			
Job Related Expense	Tools/Clothes			
	Other			
Miscellaneous	Home Maintenance			
	Home Cleaning			
	Parking/Bus Pass			
	Personal Care			
	Postage			
	Bank Charges			
	Pets			
<b>TOTAL MONTHLY EXPENSES (page 2)</b>				

<i>(for counselor's use only)</i>		<i>(for counselor's use only)</i>	
Total Monthly Expenses - page 1		Total Monthly Income	
Total Monthly Expenses - page 2		Total Monthly Living Expenses	
Total Monthly Living Expenses		Balance Left to Make Monthly Payments	



# ACCESS

## 24/7

### MOST AFFORDABLE COURSES – 24 HOUR LIVE COUNSELORS

1<sup>st</sup> Course for before  
You File

Pre-filing Credit Counseling

**\$25\***

Telephone: \$34.95\*

2<sup>nd</sup> Course for After  
You File

Pre-discharge/Post-filing Debtor  
Education

**\$15\***

Telephone: \$24.95\*

\*No hidden fees. A modest \$5 certificate service fee is added for Joint Filers

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#### ATTORNEY INFORMATION:

District: Kansas Case #: (2<sup>nd</sup> course only) \_\_\_\_\_

e-Mail Address [phil@philweiserlaw.com](mailto:phil@philweiserlaw.com) Attorney Code: A625FE9

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