

## **Personal Financial Management Instruction Disclosure**

Trillium Family Solutions provides Personal Financial Management Instruction to families and individuals in need. The service is provided to families to assist them in being economically independent. Trillium believes that the family in its various forms is the most essential and stabilizing element in our society and that counseling, support and assistance strengthens the family. The goal of the personal financial management instruction is for the participant to gain knowledge and skills that will empower them to handle their finances responsibly, gain the confidence to make wise financial decisions and know what to do should they experience distress.

### *Ability to Pay*

Trillium Family Solutions will provide services to all people regardless of their ability to pay provided it is within the scope of the agencies budget. Trillium Family Solutions bases the sliding scale fee on the Federal Poverty Income Guidelines established for each year. Please find the attached policy and current Financial Coaching Fee Scale. Trillium Family Solutions does not pay nor does it receive fee of other consideration for the referral of debts students to or by the provider.

### *Personnel Qualifications*

Trillium Family Solutions shall employ trained teachers that have adequate experience in providing training and effective classroom instruction. Trillium will provide ongoing professional development opportunity for their personal financial management teachers to ensure current economic trends and quality information is being taught to the participants. Trillium Family Solutions has a limited license agreement with The American Center for Credit Education, to utilize Money in Motion as its curriculum. Trillium will employ an individual with at least one of the following certifications and or accreditations or equivalent training or experience, to supervise the personal financial management instructors:

- A State teacher's certificate in any subject
- Certified Financial Planner
- Certification or accreditation as a credit counselor or a financial counselor from a recognized independent organization
- Certification by the American Association of family and Consumer Sciences
- Registered Financial Consultant or
- Certified Public Accountant

Trilliums instructors bring years of experience in outcome based curriculum development, and classroom instruction. Upon request current instructor bios can be provided.

*Course Instruction Schedule*

Trillium Family Solutions Schedule for classroom instruction was developed to accommodate its participants and their working schedules. For internet based instruction, once a login and password has been provided to the participant access can occur 24 hours per day. The course schedule is made available to the participant upon enrollment. The schedule will be mailed or given to the participant as a printed document and can be accessed on the agency website. [www.trilliumfs.org](http://www.trilliumfs.org)

*Certificate of Course Completion*

Upon course completion Trillium Family Solutions will review the participants post score to determine if any follow up is needed. If the student fails to achieve a passing score the agency will initiate a call to the participant. The purpose of this call will be to review the material. The benchmark will be set at 70% but exceptions may be granted at our discretion. Whether the benchmark is met or not the certificate issue will occur within a three (3) day time limit. The agency will go to the EQUST website, following the established guidelines and provide the certificate to the student or their attorney.

If a participant attends a personal financial management instruction course as required through the Ways to Work Loan Program a certificate of attendance will be provided upon completion of the course, pre and post testing and evaluation.

*Privacy:*

As a participant in one of Trillium Family Solutions financial management instruction services your right to privacy and confidentiality is a prime concern. All indentifying information will be kept confidential with the agency except for compliance with the Federal Bankruptcy requirement for request of evidence completion has occurred. Trillium Family Solutions does contract with The American Center for Credit Education to use Money in Motion. As a partnering agency participant information will be posted into the Money in Motion database. A copy of their Privacy Policy is attached. Please review it for the specifics and upon signature of this document you are stating that you have read and understand the specifics of their policy. Trillium Family Solutions will provide the required documentation to the attorney or participant in order for the participant to provide evidence of this requirement being fulfilled.

*Participant Acknowledgment:*

I have read or have had read to me the information in this Personal Financial Management Instruction Disclosure and understand the importance that Trillium Family Solutions has placed on my personal privacy as well as providing quality financial instruction to it's participants by qualified personnel.

\_\_\_\_\_
Participant

\_\_\_\_\_
Date

\_\_\_\_\_
Trillium Staff

\_\_\_\_\_
Date

