

Student Loan Counseling Agreement

1. Money Management International (MMI) is a nonprofit agency and will counsel you about your student loan debt and your financial options and provide you with an action plan. We cannot guarantee any outcome to your session although together we will cover all of your current options based on your individual circumstances. During the course of your counseling session, your counselor may suggest that you consider using other MMI services once we have completed our work together if such additional services are appropriate. You are under no obligation to learn more about these services or engage them and your session will not be affected if you choose not to follow my suggestion.
2. Our counseling services are confidential, but your call may be monitored or recorded to ensure the highest level of quality. Additionally, our services are monitored for compliance and research purposes, and those findings are also kept confidential to protect your privacy. MMI's privacy notice is available on our Web site, which is MoneyManagement.org.
3. In order to provide free and low cost counseling, we accept contributions from the community, including creditors. We will charge a fee for services for your participation in a comprehensive student loan counseling session. However, MMI does have a policy to reduce fees under certain circumstances based on your family's monthly gross income in relation to Federal Poverty Level Guidelines. You are not required to seek MMI's services or pay any fees if you choose to pursue other options. You authorize MMI to charge you up to \$219⁰⁰ for its student loan counseling services, as you will agree to in writing during your session. In the event you seek additional services, you will separately authorize such charges.
4. Your counselor is not an attorney and cannot give legal advice. For legal or tax advice, including bankruptcy, you need to contact other professionals. MMI would never ask for your personal identification number (PIN) for purposes of student loan consultation and/or services. MMI is not affiliated with the Department of Education or any government entity. MMI would never advise you to not pay any of your creditors.
5. To better understand your financial situation and assist you in repaying your debt, MMI will obtain an internal credit report that does not appear as a consumer inquiry on your credit record. This credit report will be kept confidential and will only be used for legitimate business purposes under the Fair Credit Reporting Act. For research purposes, you also authorize MMI to pull your credit bureau one year, two years and five years after your session. Under no circumstances will MMI share this data outside of MMI in a way that would personally identify you.
6. To better assist you, you consent to do business electronically with MMI. You accept communications from MMI via electronic mail, text message, pre-recorded phone messages, auto-dialed calls and any other means available.
7. MMI will not be held responsible for your actions or inactions. In the event a claim arises against MMI based on your action or inaction, you will defend and hold MMI, its officers, employees, directors and any other related parties from and against any claims and liability of any nature whatsoever. In the event of any dispute between the parties relating to these services, both MMI and you agree to arbitration administered by the American Arbitration Association pursuant to its rules and procedures.