AMERICAN CONSUMER CREDIT COUNSELING
The Credit Counseling Professionals

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ConsumerCredit.com
TalkingCentsBlog.com

Client Rights and Responsibilities

American Consumer Credit Counseling (ACCC) is committed to helping you determine the best way to approach your financial situation, and provide you with the most suitable service options to consider.

YOUR RIGHTS—When in contact with ACCC, you should expect that you will:

- Receive prompt counseling services for managing money based on your financial situation with consistent enforcement of all program rules and expectations
- Be treated with respect and dignity, irrespective of culture, language, age, disability and/or lifestyle
- Be consulted about your needs and preferences, and be able to refuse or accept assistance
- Be actively involved in a comprehensive assessment of your financial situation including an appropriate action plan
- Be able to ask questions and have your concerns addressed
- Allowed to review your plan as needed through our secure website or by contacting our office during regular business hours
- Have the ability to express dissatisfaction through a Complaint Resolution Process without interference or retaliation
- Be able to discontinue your relationship with our agency at any time
- Have access to information about any other services that may be of assistance and be free to choose services from available alternatives to enable you to make informed choices

YOUR RESPONSIBILITIES—As a client participating in our services you will be expected to:

- Respect the rights, privacy and dignity of ACCC staff and other clients
- Accurately provide ACCC with all the necessary information needed to recommend a suitable action plan for you
- Read and understand the program details and adhere to the requirements of the program
- Ask questions to ensure clarity and understanding throughout the relationship
- Advise us promptly of any changes to your contact information or financial situation
- Acknowledge it is your choice to participate in our services and honor agreements made with ACCC staff about service provision and support
- Take responsibility for yourself and the results of any decisions you make while working with ACCC