



Privacy Policy

Increasing HOPE Financial Training Center (“Increasing HOPE”) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

-Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income.

-Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and

-Information we receive from a credit-reporting agency, such as your credit history.

You May opt-out of certain disclosures

-You have the opportunity to “opt-out” of disclosures on your nonpublic information to third parties (such as your creditors), that is, direct us not to make those disclosures.

-You may opt out of this requirement, but proof of your decision to opt-out must be recorded in your client file.

Release of your information to third parties

-So long as you have not opted out, we may disclose some or all of the information we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling/coaching you, or is a requirement of grant awards that make our services possible.

-We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g. if we are compelled by legal process).

-Within the organization, we restrict nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguard that comply with federal regulations to guard your nonpublic personal information.

Client’s Name (Please Print) _____

Client’s Signature _____ Date _____