Credit Counseling and Debtor Education System (CC/DE)

The Credit Counseling/Debtor Education System (CC/DE) supports the Program’s approval process of those agency and vendor applications submitted for consideration as credit counselors or debtor education providers under BAPCPA. The System facilitates the tracking of the receipt of the application, the review process and final determination, as well as notification to the courts and general public of the approved agencies/providers. For the approved agencies/providers, the System allows for the tracking of the associated renewal process and any complaints received regarding any of the agencies/providers. In addition, as part of the CC/DE System, there is a web-based database (Certificate Generation System) that enables the approved providers of credit counseling and providers of personal financial management instruction, to issue certificates of completion to their clients.
1. Inputs

The information contained in the system is primarily obtained directly from the agencies or providers and manually entered by Program staff. The complaint information is received via phone, fax or email and entered by Program staff. The certificate information is entered by the agencies or providers.

Disposition: TEMPORARY, delete/destroy after data has been successfully captured, entered, and verified in system and is no longer needed for business purposes.

2. Master File

a. Basic applicant information (vendor) is captured in the system to include: applicant name, title, company name, address, email address, phone number, fax number, social security number, and EIN, plus names and address of all owners, officers, directors, partners, or trustees.

Disposition: TEMPORARY, destroy/delete 20 years from the date when an agency is declined, withdrawn or removed or from the date of a non-appealable judicial determination, whichever is longer.

b. The system also captures the name, title, company name, address, email address, and phone number of complainants, along with any names of individuals perceived to be harmed by an agency’s actions other than the complainant.

Disposition: TEMPORARY, destroy/delete 20 years from the date of receipt.

c. For each certificate issued, the system captures agency and provider information, counselor name and company name, as well as the individual’s name in order to more easily track when duplicate certificates are issued. The case number is also captured when issuing debtor education certificates only.

Disposition: TEMPORARY, destroy/delete 20 years after completion of course.

3. Outputs

The system has various reports to track status of applications, approvals, denials, complaints, certificate activity, etc...

Disposition: TEMPORARY, destroy/delete when no longer needed for business purposes.

4. System Documentation

Disposition: TEMPORARY, destroy/delete when superseded or obsolete.