



Welcome to The Village Financial Resource Center
CLIENT'S RIGHTS / INFORMED CONSENT

The mission of The Village Financial Resource Center is "...helping individuals, families and organizations develop and implement financial solutions..."

The Village Family Service Center believes in a client's right to self-determination. The Village delivers service in a manner which provides for maximum freedom of choice by persons served including setting personal goals, being fully informed about service options, and making all possible decisions with regard to services.

Client's Rights: We pledge that you, our client, have the right:

- to prompt, confidential financial services;
to treatment with respect and courtesy;
to receive services from a qualified professional financial representative;
to be informed of the cost of services before receiving services;
to be free from being the subject of discrimination on the basis of race, religion, gender or other unlawful category while receiving services;
to be actively involved in a comprehensive assessment of your financial situation including an appropriate action plan;
to have access to your file according to The Village policy (available in QA manual-Confidentiality/Data Privacy Standards of Practice);
to express dissatisfaction through a complaint resolution process; (see back side)
to discontinue your relationship with us at any time;
to ask questions and to have your questions and concerns addressed.
to confidentiality as defined by policy and law. The Village maintains a strict policy on the confidentiality of your records (in both written and computer file form). All information you share, or which we become aware of through our work with you, will remain confidential. There are some circumstances in which this policy becomes void and we are required by law to release information:
If we become aware through our work that you may be a danger to yourself or others,
If we become aware of or suspect child abuse or neglect,
If we become aware of or suspect abuse or neglect of a vulnerable adult (MN statute 626.557, ND statute - Vulnerable Adult Protection Services - Chapter 50-25-2)
If we are court ordered to testify or to submit our records to the court.

The Village's Expectations: As The Village provides services, it is expected:

- that clients will be present and on time for appointments, or will call in advance to cancel or reschedule;
- that clients will participate in service planning;
- that clients will not exhibit abusive, threatening or assaultive behaviors; (a copy of The Village's Behavior Management standards of practice is available upon request).
- that clients will not be under the influence of chemicals during services.
- that clients will respect and protect privacy of other clients/information of which they may become aware.

The Village reserves the right to deny services based on the above criteria.

Counseling Agreement: As a client:

- I understand that most of The Village Financial Resource Center funding is voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments made through DMP -up to fifteen percent (15%) of each payment received. However, accounts with creditors will always be credited with one hundred percent (100%) of the amount paid through The Village and we work with all creditors regardless of whether they contribute to our agency.
- I understand that DMPs are voluntary programs that serve the dual role of helping clients repay their debts and helping creditors collect money owed them.
- I will receive complete details of the operations, requirements and responsibilities if I enroll in The Village's DMP. Debt Management Services are not suitable for all debtors. There are other ways, including bankruptcy, to deal with indebtedness.
- I understand that I am not obligated to receive, purchase, or utilize any other services offered by The Village in order to receive financial counseling services.
- I am aware that a financial representative may answer questions about bankruptcy, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance. While an attorney can make a recommendation to file bankruptcy, it is a personal choice based on individual circumstances.

Quality Improvement: The mission of our Quality Assurance program is to continually strive to improve the quality of systems through which we affect people's lives. To measure client progress and satisfaction, we may use non-identifying demographic information (e.g. age, marital status, statement of problem) that you provide.

I HAVE READ (OR HAVE HAD READ TO ME) AND UNDERSTAND EACH OF THE ABOVE PROVISIONS, TERMS, AND CONDITIONS OF THIS AGREEMENT.

Client Signature _____ Date _____ Client Signature _____ Date _____
Village Representative _____ Date _____



TO: Our Customers
FROM: The Village Family Service Center Quality Improvement Team
RE: Complaint Procedure

As we continually strive to provide high-quality services to customers, we rely on our customers to let us know if something concerns them about the services we offer or our organization. Our customers have the right to make a complaint at any time. The complaint will be handled according to the following guidelines.

1. When a complaint is received by a staff person or other Village representative, the information is recorded on a Village Customer Complaint Form.
2. The form is passed on to the supervisor of the program or department involved.
3. The supervisor reviews the complaint and determines any follow-up, action or resolution within two weeks of the original complaint. Copies are forwarded to staff as necessary to ensure appropriate follow-up, training, etc. The complaint is passed on to the Quality Assurance Department.
4. The complainant is informed of the resolution or outcome either in person, by telephone, or by letter if he/she is not anonymous and has agreed to be contacted. Client may appeal the outcome through any of the individuals/entities listed at the end of this document.
5. All complaints are reviewed on a quarterly basis by Quality Assurance teams made up of staff and Board members. Based on trends or patterns of complaints, ideas are discussed and action plans may be created to change and/or improve service to our customers.
6. All complaints are maintained in the agency's Quality Assurance department.

If you think we need to improve in any area and wish to let us know, you may write to:

The Village Family Service Center
ATTN: President
PO Box 9859
Fargo, ND 58106-9859

OR call the Village office where services were received (check local directory for number),
OR speak with your service provider or other Village representative,
OR provide comments on a customer satisfaction survey,

Thank you for your suggestions for improvement!

