



**State of Washington**

**DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF CONSUMER SERVICES**

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## **Instructions for responding to the 2017 survey**

**1) Gather data about all Washington debtors for whom you provided debt adjusting services in 2016. This means ANY clients you provided services to in 2016, NOT just new clients who joined in 2016.**

**2) Provide IRS Forms 990 for 2016 and 2017**

- provide the Form 990s and a statement that contains the previous year's base salary and other compensation of your officers, directors, trustees, and other employees and independent contractors receiving greater than \$150,000 in total compensation if the 990 doesn't contain the required information
- provide just a statement if you did not file a Form 990 or if the Form 990 is unavailable

**3) Fill out the excel spreadsheets.**

On the next page are more detailed instructions about how to fill out the excel spreadsheets.

**4) Submit survey via email to [devon.phelps@dfi.wa.gov](mailto:devon.phelps@dfi.wa.gov) no later than June 30, 2017.**

For assistance filling out the sheets or with any questions, contact Devon Phelps at 360-664-7894 or [Devon.Phelps@dfi.wa.gov](mailto:Devon.Phelps@dfi.wa.gov).

## **Instructions on filling out the excel spreadsheets**

### **For general information (sheet 1):**

**Line 1:** Type or write the name of your nonprofit at the top of the sheet in column B.

**Line 2:** Type or write the total fees collected from Washington debtors in 2016 in column B.

**Line 3:** Type or write the total fair share contributions collected from creditors of Washington debtors in 2016 in column B on line 3.

“Fair share” means the creditor contributions paid to you by the creditors whose consumers receive debt adjusting services from you. It does not include grants received by you for services unrelated to debt adjusting.

**Line 6:** Type or write the total number of Washington debtors that went inactive in, canceled, or terminated services in 2016 without paying off all their debts, by percentage of debts paid.

*Note:* this question deals with the aggregate amount of each debtor’s debts, not the number of debts a debtor has. For example, a debtor with 8 debts totaling \$10,000 worth of debt who pays off \$5,000 of those debts before cancelling the program has paid off 50% of their debt, regardless of whether any individual debt was completely paid off.

- In Column A type or write the total number of Washington debtors that went inactive in, canceled, or terminated services in 2016 without paying off all their debts.
- In Column B type or write the number of debtors who went inactive in, canceled, or terminated services in 2016 who paid off none (0%) of their debts.
- In Column C type or write the number of debtors who went inactive in, canceled, or terminated services in 2016 who paid off 1-24% of their debts.
- In Column D type or write the number of debtors who went inactive in, canceled, or terminated services in 2016 who paid off 25-50% of their debts.
- In Column E type or write the number of debtors who went inactive in, canceled, or terminated services in 2016 who paid off 51-75% of their debts.
- In Column F type or write the number of debtors who went inactive in, canceled, or terminated services in 2016 who paid off 76-99% of their debts.

NOTE: you will NOT have a column for debtors who went inactive in, canceled, or terminated services in 2016 who paid off 100% of their debts.

*For example, if 200 debtors went inactive in, canceled, or terminated services in 2016 without paying off all their debts, type or write 200 in column A on line 6. If 25 debtors settled 0% of their debts, type or write 25 in column B on line 6. If 2 debtors settled 1-24% of their debt, type or write 2 in column C on line 6, and so on. The total of the numbers from Columns B-F should match the number in Column A.*

**Line 9:** Type or write the total number of Washington debtors for whom you provided debt adjusting services that became inactive in, canceled, or terminated those services in 2016 without paying off all their debts, by year of enrollment.

- In column A type or write the number of Washington debtors who were enrolled in 2016 that became inactive in, canceled, or terminated services in 2016 without paying off all debts.
- In column B type or write the number of Washington debtors who were enrolled in 2016 that became inactive in, canceled, or terminated services in 2016 without paying off all debts.
- In column C type or write the number of Washington debtors who were enrolled in 2015 that became inactive in, canceled, or terminated services in 2016 without paying off all debts.
- In column D type or write the number of Washington debtors who were enrolled in 2014 that became inactive in, canceled, or terminated services in 2016 without paying off all debts.
- Fill in columns for debtors who enrolled in 2013, 2012, and so forth (as needed) for debtors that became inactive in, canceled, or terminated services in 2016 without paying off all debts.

*For example, if 500 debtors became inactive in, canceled, or terminated services in 2016 without paying off all their debts, type or write 500 in column A on line 9. If 25 debtors who were enrolled in 2016 became inactive, canceled, or terminated your services in 2016 without paying off all their debts, type or write 25 in column B on line 9. If 35 debtors who were enrolled in 2015 became inactive in, canceled, or terminated your services in 2016 without paying off all their debts, type or write 35 in column C on line 9, and so on. The total of the numbers from columns B through however many years of enrollment needed should match the number in column A.*

**Line 10:** Type or write the total number of Washington debtors for whom you provided debt adjusting services in the previous three years (2014-2016) who fully paid off all of their enrolled debts, by year of enrollment.

- In column A type or write the total number of Washington debtors that paid off all their debts any time in 2014, 2015, or 2016.
- In column B type or write the number of Washington debtors who were enrolled in 2016 that paid off all their debts in 2016.
- In column C type or write the number of Washington debtors who were enrolled in 2015 that paid off all their debts in either 2015 or 2016.
- In column D type or write the number of Washington debtors who were enrolled in 2014 that paid off all their debts in either 2014, 2015, or 2016.
- In column E type or write the number of Washington debtors who were enrolled in 2013 that paid off all their debts in either 2014, 2015, or 2016.
- Fill in columns for debtors who enrolled in 2012, 2011, and so forth (as needed) for debtors that paid off all their debts in either 2014, 2015, or 2016.

*For example, if 100 debtors fully paid off their debts in 2014, 50 fully paid off their debts in 2015, and 150 fully paid off their debts in 2016, type or write 300 in column A on line 10. If 25 out of the 300 debtors from column A were enrolled in 2016, type or write 25 in column B on line 10. If 35 out of the 300 debtors from column A were enrolled in 2014, type or write 35 in column C on line 10. If 15 out of the 300 debtors from column A were enrolled in 2013, type or write 15 in column D on line 10, and so on. Do not include debtors who settled all of their debts in any years other than 2014, 2015, or 2016. The total of the numbers from columns B through however many years of enrollment needed should match the number in column A.*

**For information about individual debtors (sheets 2 - as many sheets as needed):**

Create a sheet for each debtor for whom you provided debt adjusting services in 2016. Before entering any information onto sheet 2 (tab named debtor 1), copy the entire sheet and paste it into additional sheets as needed in order to create a sheet for each debtor. Change the name of each sheet on the tab to “debtor [number].”

Alternatively, you may use one tab to put all debtors for whom you provided debt adjusting services in 2016 on the same sheet. If you choose this option, please leave one line of space between each debtor. Please also include the information from lines 2-5 before putting information about the individual debts for each debtor. See the tab labeled “alternative for debtor info” for an example.

**Line 1:** Type or write the name of your nonprofit at the top of the sheet in column C.

**Line 2:** Type or write the date of contracting in column C.

**Line 3:** Type or write the number of debts included in the contract between you and the debtor in column C.

**Line 4:** Type or write the total fees you charged the debtor in column C.

**Line 5:** Type or write an explanation how the fees were calculated in column C.

Then, for each debt, fill out the columns by providing:

**Column B: Principal amount of debt at the time the contract was signed.**

This amount should reflect the principal amount of debt of each individual debt. If you do not know that information, please only fill in the principal amount of debt for the entire contract on the line for Debt 1.

**Column C: Source of debt.**

Options are: auto loan, credit card, medical debt, other secured debt, other unsecured debt, small loan (under chapter 31.45 RCW), or student loan.

Click on the box and use the pull down tab located to the right of the box to select the correct source of debt. If you are printing and filling out the sheet by hand, please only write “auto,” “credit card,” “medical,” “other secured,” “other unsecured,” “small loan,” or “student loan.”

**Column D: Status of debt.**

Options are: active, terminated, or paid in full. “Active” means a debtor that is still in the process of making payments and has not specifically cancelled the DMP. “Terminated” means a client has ceased to make payments or specifically cancels the DMP. “Paid in full” means a debt management plan that has been paid in full (completed).

Click on the box and use the pull down tab located to the right of the box to select the correct status of the debt. If you are printing and filling out the sheet, please only write “active,” “terminated,” or “paid in full.”

**Column E: If the debtor entered into a debt management plan (DMP), what primary term was adjusted?**

Options are: interest rate, penalty/fee, repayment term, or other.

Click on the box and use the pull down tab located to the right of the box to select the correct primary term adjusted. If you are printing and filling out the sheet by hand, please only write “interest,” “penalty,” “repayment term,” or “other.” If more than one term was adjusted please indicate additional terms in column G.

**Column F: At the time the DMP was signed, what was the primary benefit to the debtor?**

Options are: reduced interest rate, eliminated interest rate, reduced penalty/fee, eliminated penalty/fee, increased repayment term, or other.

Click on the box and use the pull down tab located to the right of the box to select the correct primary benefit to the debtor. If you are printing and filling out the sheet by hand, please only write “reduced interest,” “eliminated interest,” “reduced penalty,” “eliminated penalty,” “repayment term,” or “other.” If more than one term was adjusted please indicate additional benefits in column G.

**Column G: Additional information, if any, about the term(s) or benefit(s).**

If more than one term was changed or more than one benefit was realized please type or write the additional terms or benefits. You should also use this column to type or write the specifics of the benefit(s).

*For example, if the DMP reduced the interest rate from 21% to 11% you should type or write this information in column G.*