

FFTTM Financial Counseling – Status Code Key

Story	Values
Apartment Rental	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Acquired Payments current Payments not current Application denied Decided not to pursue Other
Auto Insurance	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Acquired Payments current Payments not current Application denied Client cancelled policy Issuer cancelled policy Decided not to pursue Other
Auto-Title Loan	Discussed pros/cons Applied (or re-applied) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other
Bankruptcy (Chapter 7)	Discussed pros/cons Referred to provider(s) Filed Approved (or re-approved) Application denied Decided not to pursue Other
Bankruptcy (Chapter 11)	Discussed pros/cons Referred to provider(s) Filed Approved (or re-approved) Application denied Decided not to pursue Other
Bankruptcy (Chapter 13)	Discussed pros/cons Referred to provider(s) Filed Payment plan approved Payments current Payments not current Plan completed (debt discharged) Petition converted to Chapter 7 Application denied Decided not to pursue Other

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Car Purchase (cash)	Discussed pros/cons Referred to provider(s) Acquired Decided not to pursue Other
Car Purchase (loan)	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other
Certificate of Deposit	Discussed pros/cons Referred to provider(s) Opened Withdrew upon maturity Completed - early withdrawal Decided not to pursue Other
Checking Account	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Opened Using account – no fees charged Fees charged Payment plan approved Payments current Payments not current Application denied Client closed account Financial institution closed account Account/loan settled – paid in full Account/loan settled – negotiated settlement Decided not to pursue Other
ChexSystems Error	Referred to provider(s) Initiated/continued dispute Error/claims successfully disputed Requested removal Record removed Error/claims not successfully disputed Decided not to pursue Other
Child Support (for Petitioner)	Discussed pros/cons Referred to provider(s) Filed Approved (or re-approved) Application denied Decided not to pursue Other

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Credit Builder Loan (with match)	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Decided not to pursue Other</p>
Credit Builder Loan (without match)	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Decided not to pursue Other</p>
Credit Card (includes store cards)	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>
Credit Report Error	<p>Referred to provider(s) Initiated/continued dispute Error/claims successfully disputed Error/claims not successfully disputed Record/charge is accurate Decided not to pursue Other</p>
Debt Consolidation Loan	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>

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Debt Consolidation Program	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Did not complete program Successfully completed program Decided not to pursue Other</p>
Delinquent Bill	<p>Accrued Referred to provider(s) Payment plan approved Payments current Payments not current Account in collection Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>
Educational Savings Account	<p>Discussed pros/cons Referred to provider(s) Opened Rolled over from other account Withdrew upon maturity Completed - early withdrawal Decided not to pursue Other</p>
Financial Management for Homeowners	<p>Discussed pros/cons Referred to provider(s) Started program Did not complete program Successfully completed program Decided not to pursue Other</p>
Home Equity Loan (Line of Credit-HELOC)	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Refinanced Liquidated Debt discharged by bankruptcy Decided not to pursue Other</p>

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Home Loan (purchase/refinancing)	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payments current Payments not current Loan in default Application denied Account/loan settled – paid in full Refinanced Deed in Lieu Pre-foreclosure sale (short sale) Pre-foreclosure sale (not a short sale) Mortgage loan modification approved Home foreclosed (outstanding bal. converted to income, resulting in tax liability) Decided not to pursue Other</p>
Homeowner/Renter Insurance	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Acquired Payments current Payments not current Application denied Client cancelled policy Issuer cancelled policy Decided not to pursue Other</p>
Identification Acquisition	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Acquired Application denied Appealing Decided not to pursue Other</p>
Identification Error	<p>Identified Referred to provider(s) Initiated/continued dispute Error/claims successfully disputed Error/claims not successfully disputed Record/charge is accurate Decided not to pursue Other</p>
Identity Theft	<p>Identified Referred to provider(s) Initiated/continued dispute Error/claims successfully disputed Error/claims not successfully disputed Decided not to pursue Other</p>

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Individual Development Account	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Opened Application denied Did not complete program Successfully completed program Decided not to pursue Other</p>
Informal Loan	<p>Discussed pros/cons Rendered Payment plan approved Payments current Payments not current Account/loan settled – paid in full Account/loan settled – negotiated settlement Decided not to pursue Other</p>
Investment Portfolio (non real estate)	<p>Discussed pros/cons Referred to provider(s) Purchased asset(s) Liquidated asset(s) Client closed account Financial institution closed account Decided not to pursue Other</p>
Judgment (i.e. child support arrears)	<p>Referred to provider(s) Rendered Payment plan approved Payments current Payments not current Appealing Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>
Lending Circle	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Decided not to pursue Other</p>
Life Insurance	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Acquired Payments current Payments not current Application denied Client cancelled policy Issuer cancelled policy Decided not to pursue Other</p>

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Line of Credit (not HELOC)	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>
Microenterprise Loan	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Loan in default Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>
Other Formal Loan	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Loan in default Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>
Payday Loan	<p>Discussed pros/cons Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other</p>

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Property Tax Appeal	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Application denied Decided not to pursue Other
Property Tax Exemption	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Decided not to pursue Other
Real estate investment (loan)	Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Loan in default Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Refinanced Deed in Lieu Pre-foreclosure sale (short sale) Pre-foreclosure sale (not a short sale) Decided not to pursue Other
Refund Anticipation Loan	Discussed pros/cons Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Debt discharged by bankruptcy Decided not to pursue Other
Rent-to-own Plan	Discussed pros/cons Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Plan terminated by client Decided not to pursue Other

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Retirement Account	<p>Discussed pros/cons Referred to provider(s) Opened Rolled over from other account Withdrew upon maturity Rolled over to other account Completed - early withdrawal Decided not to pursue Other</p>
Reverse Mortgage	<p>Discussed pros/cons Referred to provider(s) Approved (or re-approved) Application denied Decided not to pursue Other</p>
Savings Account	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Opened Using account – no fees charged Fees charged Application denied Client closed account Financial institution closed account Decided not to pursue Other</p>
Stored Value Card (prepaid card)	<p>Discussed pros/cons Referred to provider(s) Acquired Decided not to pursue Other</p>
Student Loan	<p>Discussed pros/cons Referred to provider(s) Applied (or re-applied) Approved (or re-approved) Payment plan approved Payments current Payments not current In deferment In forbearance Loan in default Application denied Account/loan settled – paid in full Account/loan settled – negotiated settlement Forgiven Rehabilitated Consolidated Decided not to pursue Other</p>

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Tax Arrears	Identified Discussed pros/cons Referred to provider(s) Payment plan approved Payments current Payments not current Appealing Account/loan settled – paid in full Account/loan settled – negotiated settlement Tax evasion consequences Decided not to pursue Other
Transaction Dispute	Discussed pros/cons Referred to provider(s) Initiated/continued dispute Error/claims successfully disputed Error/claims not successfully disputed Record/charge is accurate Decided not to pursue Other