



State of Washington

DEPARTMENT OF FINANCIAL INSTITUTIONS

DIVISION OF CONSUMER SERVICES

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**Instructions for filling out the Excel Spreadsheet survey**

In addition to filling out the excel spreadsheets, you must provide a statement of 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. In the alternative, you may provide your organization's form 990 submitted to the IRS in 2015 if it contains the above information.

Below is more detailed instructions about how to fill out the excel spreadsheets. Type or write the name of your nonprofit at the top of each sheet in column B on line 1. Add additional columns as needed to capture the required data.

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

1. Type or write the total fees collected from Washington debtors in 2015 in column B on line 2.
2. Type or write the total fair share contributions collected from creditors of Washington debtors in 2015 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.
3. Type or write the number of Washington debtors that went inactive, canceled, or terminated services in 2015 who settled a certain percentage of their enrolled debt (as measured by the aggregate amount of each debtor's enrolled debts) in the corresponding column.  
*For example, if 25 debtors settled 0% of their debt, 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.*
4. Type or write the percentage of Washington debtors that went inactive, canceled, or terminated services in 2015 who settled a certain percentage of their enrolled debt (as measured by the aggregate amount of each debtor's enrolled debts) in the corresponding column.  
*For example, if 25% debtors settled 0% of their debt, type or write 25% in column B on line 7. If 5% debtors settled 1-24% of their debt, type or write 5% in column C on line 7, and so on.*
5. Type or write the number of Washington debtors for whom you provided debt adjusting services that became inactive in, canceled, or terminated those services in 2015 without settlement of all debts, by year of enrollment.  
*For example, if 25 debtors who were enrolled in 2015 became inactive, canceled, or terminated your services in 2015 without settlement of all debts, type or write 25 in column B on line 10. If 35 debtors who were enrolled in 2014 became inactive, canceled, or terminated your services in 2015 without settlement of all debts, type or write 35 in column C on line 10, and so on.*

6. Type or write the percentage of Washington debtors for whom you provided debt adjusting services that became inactive in, canceled, or terminated those services in 2015 without settlement of all debts, by year of enrollment.

*For example, if 25% of debtors who enrolled in 2015 became inactive, canceled, or terminated your services in 2015 without settlement of all debts, type or write 25% in column B on line 11. If 35% of debtors who enrolled in 2014 became inactive, canceled, or terminated your services in 2015 without settlement of all debts, type or write 35% in column C on line 11, and so on.*

7. Type or write the number of Washington debtors for whom you provided debt adjusting services in the previous three years who fully settled 100% of their enrolled debt, by year of enrollment.

*For example, if 25 debtors who were enrolled in 2015 fully settled 100% of their debts, type or write 25 in column B on line 12. If 35 debtors who were enrolled in 2014 fully settled 100% of their debts in 2014 or 2015, type or write 35 in column C on line 12. If 15 debtors who were enrolled in 2013 fully settled 100% of their debts in 2013, 2014, or 2015, type or write 15 in column D on line 12, and so on. Only include the debtors who settled 100% of their debts in 2013, 2014, or 2015 in columns E, F, and G, despite being enrolled in those earlier years.*

8. Type or write the percentage of Washington debtors for whom you provided debt adjusting services in the previous three years who fully settled 100% of their enrolled debt, by year of enrollment.

*For example, if 25% of debtors who were enrolled in 2015 fully settled 100% of their debts, type or write 25% in column B on line 13. If 35% of debtors who were enrolled in 2014 fully settled 100% of their debts in 2014 or 2015, type or write 35% in column C on line 13. If 5% of debtors who were enrolled in 2013 fully settled 100% of their debts in 2013, 2014, or 2015, type or write 5% in column D on line 12, and so on. Only include the debtors who settled 100% of their debts in 2013, 2014, or 2015 in columns E, F, and G, despite being enrolled in those earlier years.*

**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 2015. 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. Please change the name of each sheet on the tab to “debtor [number].”

For each debtor provide the name of your nonprofit, date of contracting, and the number of debts included in the contract between you and the debtor in column C. Then, for each debt, fill out the columns by providing:

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

2. 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.”

3. Column D: Status of debt. Options are: active, terminated, or settled. 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 “settled.”

4. Column E: If the debt is settled, type or write the settlement amount.

5. Column F: If the debt is settled, type or write the savings amount.

*For example, if the original principal amount of the loan was \$500 and you settled the debt for \$300, type or write \$200.*

6. Column G: 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 I.

7. Column H: 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, increase 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 I.

8. Column I: 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 I.*

9. Column J: Total fees charged

10. Column K: Explanation of how fees were calculated.

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)