

Uniform Disclosure Statement Implementation Guidelines

Member implementation: 90 days, on or before September 24, 2024

Overall

- The Uniform Disclosure Statement (the Disclosure) is to be delivered to the consumer at two auditable points in time: once during the debt consultation experience and again in the contract agreement package. Both instances will be verifiable by a recording and/or documentation.
- Additional disclosures may be included when delivering the Disclosure to consumers provided, however, that such description may not contradict or conflict with the contents of the Disclosure.
- For the Disclosure point, “Your creditors may subject you to collections or lawsuits...”, providers may include a description of available legal protection services; provided however, that such description may not contradict or conflict with the preceding disclosures.

During the Debt Consultation Experience

- The Disclosure is to be delivered in its entirety during one consultation experience.
- The delivery during the debt consultation experience is to be substantially verbatim to keep the document’s intent and integrity. Each bulleted disclosure should be delivered in its entirety and not broken into separate parts.
- To increase understanding of the Disclosure and a positive consultation experience, additional conversation, including clarifying questions and answers, general consultation discussion, and value-add topics from providers, may be interspersed during delivery of the Disclosure if it in no way undermines, either directly or through implied negation or dilution, or conflicts with the points made in the disclosure.
- The Disclosure must be delivered by a debt consultant verbally or by an audio or video recording (all of which must be delivered at a conversational pace, not accelerated).
- The Disclosure is to be provided orally as described above to each enrolling debt resolution customer to increase understanding, unless:
 - the customer is enrolling solely through a digital experience (i.e., no contact with a debt consultant) in which case the Disclosure may be provided in writing.
 - the customer is hearing impaired, in which case the Disclosure may be provided in writing if no other accommodations are made.

In the Contract Agreement Package

- The Disclosure is to use the precise language in its entirety from AADR.
- The Disclosure is to be prominently included in the debt resolution contract agreement package.
- The written Disclosure is to be separately signed or initialed by the consumer to acknowledge they have reviewed and understand the Disclosure.

This guidance document provides implementation expectations for AADR member companies. If you have questions, would like a review of your company’s disclosure script or recording, or to receive an audit-compliant disclosure script or recording from AADR, please contact [Stacey Silva](#).