

**CCFPL STUDENT DEBT RELIEF SERVICES ANNUAL REPORT
FOR THE CALENDAR YEAR [REPORT YEAR]**

ANNUAL REPORT INSTRUCTIONS

PLEASE READ THESE INSTRUCTIONS CAREFULLY BEFORE COMPLETING

WHO MUST FILE THE REPORT

Every registrant who is registered under the California Consumer Financial Protection Law (CCFPL) as of December 31 is required to file an annual report with the Commissioner. THIS ANNUAL REPORT IS REQUIRED BY CALIFORNIA CODE OF REGULATIONS, TITLE 10, SECTION 1041.

Every registrant who offered or provided student debt relief services to California residents in the prior calendar year must file this annual report. An annual report is required each year **even if the registrant did not provide any student debt relief services or did not engage in any activities under the registration in the calendar year.**

There is no fee to file the annual report.

PERIOD COVERED BY THE REPORT/WHEN IS THE REPORT DUE

The report is due on or before March 15, and the reporting period is the preceding calendar year (January 1 – December 31). No extension of the filing date will be granted, except as provided in section 1041, subdivision (c), of the regulations.

PENALTY FOR FAILURE TO FILE THE REPORT

Failure to file the annual report by the due date will result in summary revocation of your registration and penalties pursuant to Financial Code section 90012(c)(1).

REQUIREMENT FOR THE REPORT

California Code of Regulations, title 10, sections 1041 and 1043, specify the information that registrants providing or offering student debt relief services must report annually to the Commissioner.

The individual annual reports filed with the Commissioner shall not be made available to the public for inspection under Government Code section 7929.000, subdivisions (b) and (d).

THE REPORT FORM

The annual report must be submitted on this form and all fields must be completed. If a category is not applicable, enter "0." All items requesting dollar amounts should be rounded to the nearest dollar. Do not add ".00" to represent rounding to the nearest dollar. Do not round items to the nearest thousand or million dollars. Do not round intermediate calculations.

Registrants must electronically file the annual report through the Department of Financial Protection and Innovation's (DFPI) website via the Self-Service portal. To sign in or register for a portal account, go to DFPI's [webpage](#).

COMPANIES WITH MULTIPLE BUSINESS LOCATIONS

Registrants conducting business at more than one (1) business location must prepare and submit one report consolidating all information related to the student debt relief services offered or provided to California residents from all locations.

VERIFICATION

The annual report must be verified and submitted by an authorized officer of the registrant.

OTHER ANNUAL REPORT REQUIREMENTS

- ALL QUESTIONS MUST BE ANSWERED. If you have nothing to report for any question, please enter zero (“0”).
- Any changes to the “Designated Email” filed with DFPI must be made through the DOCQNET Self-Service Portal.
- To help you compile the information required in this report, you may wish to print a copy of the [form](#).

QUESTIONS REGARDING THIS REPORT

If you have any questions or need technical assistance with this report, please email the Supervision and Registration of New Covered Persons program at CCFPL.Inquiries@dfpi.ca.gov or call 1-866-275-2677.

**CCFPL STUDENT DEBT RELIEF SERVICES ANNUAL REPORT
FOR THE CALENDAR YEAR [REPORT YEAR]**

ANNUAL REPORT

For registrants offering or providing student debt relief services to California residents
January 1, [Report Year] – December 31, [Report Year]

REGISTRANT'S IDENTIFYING AND CONTACT INFORMATION

Registrant's Legal Name	<input type="text"/>
DBA / Fictitious Business Name	<input type="text"/>
Mailing Address	
Street	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="(pull-down menu)"/>
Zip	<input type="text"/>
NMLS ID	<input type="text"/>
Registration #	<input type="text"/>
Designated E-mail filed with DFPI	<input type="text"/>
Business Phone Number (###-##-####)	<input type="text"/>
Website Address	<input type="text"/>
Name of Designated Contact Person	<input type="text"/>

TYPE OF ORGANIZATION

- Corporation
- Limited Liability Company (LLC)
- General Partnership
- Limited Partnership
- Individual/Sole Proprietor
- Other (Please Describe)

STUDENT DEBT RELIEF SERVICES INFORMATION

The following definitions apply when completing the annual report:

“Student Debt Relief Services” include any debt settlement service, where the underlying debt is student debt; or any of the following acts performed in connection with, or in contemplation of, an attempt to secure a revised payment plan or schedule, forbearance, consolidation, or forgiveness, in connection with student debt: assessing suitability or providing advice, preparing documents to be submitted by a consumer or on the consumer’s behalf, or acting as an intermediary between a consumer and the servicer of the consumer’s student debt.

“Debt settlement services” include providing advice, or offering to act or acting as an intermediary, including but not limited to, offering debt negotiation, debt reduction, or debt relief services between a consumer and one or more of the consumer’s creditors in connection with a consumer’s non-mortgage debt, if the primary purpose of that advice or action is to obtain a settlement for less than the full amount of the debt, or a reduction in the interest rate or payment amount associated with a consumer’s debts; or advising, encouraging, assisting, or counseling a consumer to accumulate funds in an account for future payment of a reduced amount of debt to one or more of the consumer’s creditors.

“California resident” includes every individual who is in this state for other than a temporary or transitory purpose or every individual domiciled in this state who is outside the state for a temporary or transitory purpose.

1. Did you provide any student debt relief services to California residents in the prior calendar year?
 - o Yes
 - o No

If you answered “Yes” to the above question, please answer each of the following questions:

2. Total gross income from student debt relief services provided to California residents in the prior calendar year \$
3. Total number of California residents who had an existing contract for student debt relief services in effect at any time during the prior calendar year:
4. Total number of debts for all California residents who contracted for student debt relief services:
5. Total dollar amount of charges paid by all California residents during their contract terms: (“Charges” include all amounts contracted for or received by a person in connection with the person’s provision of student debt relief services to a consumer) \$
6. Total number of California residents who received and paid for student debt relief services without a written contract:

FEDERAL STUDENT DEBT INFORMATION

“Federal student debt” means education financing, i.e., credit extended for the purpose of funding postsecondary and the cost of attendance at a postsecondary institution, including, but not limited to, tuition, fees, books and supplies, room and board, transportation, and miscellaneous personal expenses, that is made or guaranteed pursuant to the federal student aid provisions of the Higher Education Act of 1965 (20 U.S.C. § 1070 et seq.).

7. For California residents who have federal student debt contracted for services, please provide the following information:
 - a. Total dollar amount of federal student debt, based on total debt balances, at execution of the contracts: \$
 - b. Average dollar amount of federal student debt, based on total debt balances upon execution of contracts, per California resident: \$
 - c. Total number of federal student debts for which the relief specified in the contract has been obtained:
 - d. Average amount of time (days) between contract execution and the obtaining of the relief:

- e. Total number of federal student debts for which the relief specified in the contract has not been obtained:
- f. Average amount of time (days) between contract execution and the end of the preceding calendar year (December 31):

PRIVATE STUDENT DEBT INFORMATION

“Private student debt” means any education financing that is not federal student debt.

- 8. For California residents who have private student debt contracted for services, please provide the following information:
 - a. Total dollar amount of private student debt, based on total debt balances, at execution of the contracts: \$
 - b. Total number of private student debts for which the relief specified in the contract has been obtained:
 - c. Average amount of time (days) between contract execution and the obtaining of the relief:
 - d. Total number of private student debts for which the relief specified in the contacts has not been obtained:
 - e. Average amount of time (days) between contract execution and the end of the preceding calendar year (December 31):

ANNUAL REPORT VERIFICATION

I, the undersigned, state that I am an authorized officer of the registrant listed below and that I have read and signed the report filed herewith and knowing the contents thereof. I certify that this annual report is true and exact to the best of my knowledge.

Registrant's Legal Name

(auto-populated from above)

Date (mm/dd/yyyy):

(auto-populated)

Name of Authorized Officer/Declarant:

Title of Authorized Officer/Declarant:

Phone Number (###-###-####):

Phone Number Extension (if applicable):

E-mail Address: