Privacy Policy

We are committed to assuring your privacy. Your information, oral or written, will be managed within legal and ethical consideration. Your information may be used as follows:

All Clients
To help you, our staff may seek supervision/consultation with professional colleagues within the agency and, where appropriate and necessary, with other community resources.

For the purpose of evaluating our service, gathering research information, and designing future programs, we may use aggregated case file information. Except as required by accrediting, licensing, funding entities, or government agencies, your anonymity will be maintained through the use of your client number or by using aggregate data.

Electronic Communication - Standard electronic communication (email) is not secure. We discourage you from sending any personally identifiable information via standard email. If you would like to transmit sensitive information, we ask that you contact our staff for instruction on how to do so securely.

Counseling Only
If you receive financial counseling only, we will confirm with your creditors (if asked): a) Verification of appointment, b) Date of counseling, c) Disposition (e.g. client will handle on his own).

Debt Management
If you use our Debt Management Program, we will disclose the following to your creditors:

- a) Your address and phone number
- b) Total Debt information
- c) Income, net and gross
- d) Living expenses
- e) A list of your creditors
- f) Personal information concerning your financial circumstances, but not lifestyle or personal habits
- g) Place of employment will be verified only

In all other situations, your information may be released to appropriate individuals or agencies only upon written request or when our staff has been served with a valid subpoena or court order.

The following Privacy Practices detail the circumstances under which we will release your information to a third party:
- We do not disclose any non-public information about clients or former clients to anyone, except as permitted by law.
- We may compile data and aggregate information you give us, but this information may not be disclosed in a manner that would personally identify you.
- We may disclose some or all of the information that we collect, as described herein, to creditors, or third parties you have authorized who need it to assist you after a counseling session.
- We may disclose information, as described below, to creditors and related financial institutions, who need it to start your Debt Management Program (DMP).
- Your non-public personal information is restricted to those employees needing it in the course of service or as required for regulatory purposes. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- We may disclose health information for law enforcement purposes as required by law, such as: the reporting of suspected child or elder abuse or neglect, reporting that a client poses a threat to himself or herself or to another identifiable individual, or in response to a valid subpoena or court order.

We collect non-public personal information about you from:
- Information you give us on the forms you complete;
- Information about your transactions with us, your creditors, or others; and
- Information we receive from a credit reporting agency.

We may disclose:
- Information you give us on the forms you complete, such as: name, address, social security number, assets, and income;
- Information about your transactions with us, creditors, or others, such as: account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as: your credit history.

RELEASE: I acknowledge that I have reviewed the above Privacy Policy and Privacy Practices. I hereby authorize Lutheran Social Services of SD to release non-public information it obtains about me to (1) my creditors, (2) any third parties necessary to resolve the matter(s) discussed during my counseling session and (3) as required by accrediting, licensing, funding entities, and/or government agencies.