



# Responsible Debt Relief

As seen on the CBS Evening News

FOUNDER & CEO  
Robert D. Manning  
Author of Credit Card Nation



## DRP (Debt Resolution Plan)

- RDR supports FTC Combating Abusive Debt Relief Services

## COMPANY INFO

- Home
- Who We Are
- Background
- Media/Press
- NCUA Discusses RDR
- Loan Underwriting
- Mortgage Modification
- For Credit Unions

## Contact Us

[info@responsibledebtrelief.org](mailto:info@responsibledebtrelief.org)

1-585-563-7675 (P)

1-585-385-6227 (F)

## DRP Disclosures

**Responsible Debt Relief (RDR) Institute is required to disclose the following information prior to each RDR<sup>SM</sup> Debt Assessment. You must agree to disclosures below to proceed.**



- RDR Institute is a non-profit agency in accordance with Section 501(c)(6) of the Internal Revenue Code, dedicated to providing expert, confidential debt counseling that guides individuals and families to the best debt resolution program based upon the objective RDR<sup>SM</sup> debt repayment assessment.
- RDR Institute offers up-to-date information for consumers to evaluate the most appropriate debt management/resolution programs based on their current financial situation. This evaluation is based on the patent-pending, RDR<sup>SM</sup>> debt capacity assessment algorithm that provides the most accurate, net after-tax, discretionary cash flow estimates of indebted households.
- The RDR<sup>SM</sup>> Debt Assessment consists of a 20-30 minute personalized counseling session guided by our patent-pending algorithmic software that calculates an individual or household's ability to repay unsecured debts, such as credit cards, medical bills, and personal loans. Based upon the results of the innovative RDR<sup>SM</sup> Debt Assessment, our counselors will recommend the best debt resolution program for the individual or household. Programs include a traditional Debt Management Plan (DMP) with a Consumer Credit Counseling provider, a Debt Resolution Program (DRP) with a Consumer Credit Counseling Provider, or bankruptcy as the least preferred option. In the latter case, RDR can direct the client to a bankruptcy professional with the consent from the client at no additional charge.
- RDR Institute credit counselors all hold higher education degrees and have experience in counseling and instruction of financial matters. Each counselor participates in continuing education to learn new/revised personal finance issues. Our expert financial counselors are continuously monitored for their business ethics; all RDR<sup>SM</sup> counseling sessions are recorded and monitored for ensuring the highest quality service.

- RDR Institute does not report any of its clients to any credit reporting agency. Thus, use of RDR<sup>SM</sup> assessment services will not have any negative or positive impact on your credit report.
- The RDR<sup>SM</sup> Debt Assessment fee is \$45 for individuals or households. Methods of payment include credit cards or electronic check transfers.
- The nonprofit RDR Institute offers a third-party assessment service: RDRI has no preference on the outcome of the debt assessment, thus its impartiality is central to the trust of the objective RDR<sup>SM</sup> debt assessment. RDR Institute does receive a nominal fee for referring clients to bankruptcy for supporting the cost of such a referral. RDR Institute believes that referring unqualified DMP/DRP clients to professional legal counsel based on the RDR<sup>SM</sup> Debt Assessment is vital to provide appropriate bankruptcy guidance.
- Upon completion of the RDR<sup>SM</sup> Debt Assessment, RDR Institute will only send the personal financial information to affiliate members of the RDR network. RDR Institute will only send personal financial information with the consent from the client.
- RDR and its affiliates adhere to industry best practices including security requirements as mandated under the Gramm-Leach-Bliley personal information security statutes. The RDR Institute stores personal financial information in a secure database that is protected with a PIX firewall and data encryption. After 18 months, the personal information, such as name and address will be stripped from the file so that future data analysis can be conducted by RDR Institute without concerns about personal information breached.
- RDR Institute does not request the social security number of the client(s) in order to complete the RDR<sup>SM</sup> Debt Assessment.
- Consumers can cancel the RDR<sup>SM</sup> Debt Assessment before completing the counseling session and receive a full refund.
- This RDR<sup>SM</sup> Debt Assessment is solely for personal consultation to guide individuals and households to the best debt resolution program. You may not reverse engineer, decompile, or disassemble the reports tied to the RDR algorithmic software, except and only to the extent that such activity is expressly permitted by applicable law notwithstanding this limitation.
- RDR Institute is not liable for the actions or consequences of any affiliated companies or responsible for any ineffectual or injurious outcomes to consumers.
- RDR Institute does not offer debt management/resolution services or provide legal advice.
- Each individual consumer's financial situation is unique and RDRI and its affiliated companies cannot be held liable for uncertain outcomes due to circumstances beyond their control such as creditor initiated litigation or decisions of the Federal Bankruptcy Court.

- RDR Institute does not guarantee the RDR<sup>SM</sup> Debt Assessment will protect the consumer from bankruptcy. Rather, the RDR Institute recommends the debt resolution program that fits the needs of the individual or household, which is dependent upon the RDR<sup>SM</sup> Debt Assessment and counseling session.
- If the consumer can not complete the assessment due to lack of information, s/he will have 72 hours to call RDR Institute and complete the assessment at no additional charge.
- The RDR<sup>SM</sup> Debt Assessment is inherently dependent upon the client's ability to provide truthful and accurate household financial information to the best of their knowledge. Clients that provide inaccurate information will cause errors in the final RDR<sup>SM</sup> Debt Assessment results.
- I have read and agree to the **Terms and Conditions**

**I agree**

Continue!

[Click here  
for Espanol](#)

© 2008 - 2010 Responsible Debt Relief.

1100 University Avenue, Suite 209

Rochester, NY 14607

**Privacy Policy**

A 501 (c) (6) Non-profit Company. All rights reserved.