

(b) (C) "Consultation fee" means a fee paid by a consumer to a debt management services provider in connection with the processing of any application that the consumer makes for debt management services.

(e) (D) "Consumer" means an individual who:

(1) Resides in the State; and

(2) Is seeking debt management services or has entered into a debt management services agreement.

(d) (E) "Consumer education program" means a program or plan that seeks to improve the financial literacy of consumers.

(e) (F) "Debt management counselor" means a permanent, temporary, or contractual employee of a debt management services provider or its agent who provides counseling to consumers on behalf of the debt management services provider.

(f) (G) "Debt management services" means receiving funds periodically from a consumer under an agreement with the consumer for the purpose of distributing the funds among the consumer's creditors in full or partial payment of the consumer's debts.

(g) (H) "Debt management services agreement" means a written contract, plan, or agreement between a debt management services provider and a consumer for the performance of debt management services.

(h) (I) "Debt management services provider" means ~~an organization~~ A PERSON AN ORGANIZATION that provides or offers to provide debt management services to a consumer.

(i) (J) "Fund" means the Debt Management Services Fund established under § 12-905 of this subtitle.

(j) (K) "Licensee" means ~~an organization~~ A PERSON AN ORGANIZATION licensed under this subtitle to provide debt management services.

(k) (L) "Maintenance fee" means a fee paid by a consumer to a debt management services provider for the maintenance or servicing of the consumer's accounts with the consumer's creditors in accordance with a debt management services agreement.

(l) (M) "Organization" means a nonprofit organization that is exempt from taxation under § 501(c) of the Internal Revenue Code.

(m) (N) "RELATIVE" MEANS ANY OF THE FOLLOWING WHO ARE RELATED TO AN INDIVIDUAL BY BLOOD, MARRIAGE, OR ADOPTION:

(1) A SPOUSE;

(2) A CHILD;

(3) A SIBLING;