



Fee Structure effective 10/10

The agency is a 501© 3, non-profit, organization with a mission to provide quality financial counseling and educational programs on the wise use of credit. Services provided in-person, by telephone, or by Internet are: financial/budget and credit counseling, comprehensive housing counseling, and debt reduction program. Consumer education programs are coordinated with clients or groups.

The agency continues to seek diversity of funding through grants, fees, creditor revenue, and donations. In order to provide quality services to consumers the following fee structure will apply.

Telephone and Internet counseling services are free to consumers

Credit Report Reviews are \$30 per person; or Joint credit report review for \$45.

There is a one-time set-up charge for those clients entering a Debt Management Program of \$50.

The fee may be waived in the event of hardship. The initial counseling fee paid for face-to-face counseling can be applied towards the set-up fee. Qualified Counselors will negotiate through proposals with creditors on your behalf to reduce interest, re-age account status, and reduce debt. There may be some creditors that will not make concessions, but will accept payment through the agency allowing you to make one payment for all your unsecured debts monthly. It is necessary to have contact with clients by telephone, in-person or by Internet periodically to review balances, update the budget, or to determine if the client has any questions.

For an initial in-person counseling session the fee is \$50. The fee may be waived in the event of hardship. Housing counseling is free, and a fee would only apply if the client(s) needed Debt Management Program (DMP) services additionally.

Default Housing counseling is free to clients. Reverse mortgage counseling is \$100 payable at closing.

We offer Bankruptcy Counseling and Bankruptcy Pre-Discharge services to those individuals filing bankruptcy. There is a one-time fee of \$50 for the required Bankruptcy Pre-Counseling session and a \$35 one-time fee for the required Bankruptcy Pre-Discharge Educational Class. Fees are waived in hardship cases.

The monthly processing fee for our Debt Management Program service will be the greater of either 7.5% of the monthly payment or \$35 per month as a minimum. There is a \$50 cap on the monthly fee.

There is a one-time fee for a client restarting into a Debt Management Program of \$50.

If a client presents a check for payment or elects to have funds automatically deducted from his/her checking or savings account there is no fee assessed. Any ACH or checks rejecting will be turned over to Check Assist for collection.

Research needed for clients who have completed DMP is available for \$25 plus \$10 for each hour.

Personal checks and money orders are accepted payable to CCCS of W FL.

Some of our funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMPs). Since creditors have a financial interest in getting paid, some are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments you make through your DMP. We request up to 15% from creditors of each payment received, and an average of 3% is returned to the agency by some creditors. However, your account with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all your creditors regardless of whether they contribute to our agency. Our DMPs serve the dual role of helping you repay your debts and helping creditors to receive the money owed them.