

CCCS of Sheboygan, Fond du Lac, La Crosse and West Bend

A Division of Family Service Association of Sheboygan, Inc.

Fee Schedule: effective 6/1/19

Budget/Credit Counseling

(The cost of counseling is offset by grants and donations)

NO COST

Debt Management Plans

Set Up

\$25.00 WI/ \$35.00 MN

Maximum Monthly (fee 10% of disbursed funds)

\$50.00 Maximum

Student Loan Counseling

Level One (Basic Financial Assessment)

Free

Level Two (Contacting servicer, repayment options,

\$50 per appt – waiver

Forgiveness programs, completing forms)

for = 150% of poverty

Bankruptcy Counseling and Education (inclusive of all materials and certificate)

Bankruptcy Counseling (pre-filing)

\$50.00 single/\$100.00 joint

Bankruptcy Education (post-filing: book & class)

\$50.00 single/\$100.00 joint

Bankruptcy Education (post-filing: online – we register you)

\$50.00 single/\$100.00 joint

Bankruptcy Education (post-filing: online – self-register)

\$35.00 single/\$50.00 joint

Certificates will be issued within the guidelines Executive Office of US Trustee**

Services are available at no cost to you based on your ability to pay, **under the following circumstances:**

1) The attorney is filing pro bono.

OR

2) The majority of income is from disability **OR** the household income is equal to or less than 150 percent of the poverty guidelines last published by the United States Department of Health and Human Services (DHHS) applicable to a family of their size. The income of a spouse is included in calculating income whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

In either case, documentation **MUST** be provided.

Regarding Bankruptcy Counseling and Bankruptcy Instruction:

- All of our credit counselors and educators are certified by the National Foundation for Credit Counseling.
- **Approved to issue certificates evidencing completion of a personal financial management instructional course in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's service.

Consumer Education Programs

\$0-\$15 per person

Foreclosure Prevention/Intervention Counseling

(The cost of counseling is offset by donations and grants)

NO COST

Homebuyer Education and Counseling

8-hour in person (includes education and counseling)

\$250.00 per household

Online Education (through Framework)

\$75 per household

Homebuyer Counseling Session

\$100 per household

High-Cost Mortgage Counseling

\$150 per mortgage

~Donations always accepted and appreciated - they are tax-deductible!~

Website: www.cccsonline.org