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## CCCS™ of Kern & Tulare Counties Fee Schedule

CCCS™ of Kern & Tulare Counties is accredited by the Council on Accreditation for Children and Family Services (COA), is a member in good standing of the National Foundation for Credit Counseling (NFCC), is a member in good standing of the Better Business Bureau (BBB) and is a HUD approved housing counseling agency. CCCS complies with all State and Federal laws governing nonprofit credit counseling organizations.

### ***Services Provided***

- Debt, budget and credit counseling by telephone, Email, mail or in person
- Free and low cost education programs
- One-Payment Debt Management Programs (DMP)
- Ongoing support for DMP programs
- Housing programs
- Credit report review
- Bankruptcy Counseling

### ***Hours of Service***

- Main office hours are:
  - Monday through Friday 8:30 am to 4:30 pm
- Satellite offices in Ridgecrest and Visalia are by appointment only. Evening and weekend appointments are available.

### ***Cost of Service\****

- Counseling Session - \$20\*
- Debt Management Plan – 8% of monies disbursed to a maximum of \$35\* per month, whichever is less.
- Credit Report Review - \$25, client must furnish his/her own credit report.
- Credit Report Review- \$50, reports included
- Credit When Credit Is Due - \$50.
- Bankruptcy Counseling and Certificate- \$45\*\*
- Bankruptcy Education Course and Certificate- \$50\*\*, includes all materials and certificate

\*CCCS provides credit counseling services regardless of its clients' ability to pay.

\*\* Your fee may be waived for bankruptcy-related credit counseling services if you can provide evidence of at least one of the following:

1. A letter from your bankruptcy attorney stating that you are receiving pro-bono (free) bankruptcy services
2. Three past consecutive months' permanent or temporary disability income statements

Other cases may be considered on a case-by-case basis. CCCS reserves the right to modify its fee waiver policy at any time.