



2015 Counseling & Education Price List

Service	Description	Price
FINANCIAL COUNSELING OR PRE-FILING BANKRUPTCY COUNSEL In Person or Telephone	Confidential and comprehensive consultation with a certified credit counselor to review your budget and provide information to improve your personal financial situation. For individuals financially overextended due to job loss, divorce, medical expenses or overspending. 90-minute counsel. EOUST certificate awarded if applicable – good for 180 days. QUALIFIES FOR PRE-BANKRUPTCY FILING REQUIREMENT.	\$45 (single or couple)
DEBT MANAGEMENT PROGRAM (DMP)	Action plan determined from initial consultation with certified credit counselor. Counselor negotiates with creditors to arrange special considerations, including lowering payments, reducing interest rates, waiving fees and re-aging accounts. You make one monthly payment to HCCI and then HCCI distributes payments to each creditor.	\$5 set up (single or couple) There will also be a \$5 per creditor per month fee, up to a maximum of \$20 per month
REVERSE MORTGAGE COUNSELING	A federally-insured private loan that lets homeowners convert a portion of the equity in his or her home into cash. FHA requires that the borrower be a homeowner and at least 62 years of age. 90-minute confidential and comprehensive consultation with a certified credit counselor to review options. HUD certificate of counseling issued after consultation.	\$125 (single or couple)
IN-PERSON BANKRUPTCY DEBTOR EDUCATION <i>LIFE AFTER BANKRUPTCY</i>	2-hour in-person class to serve as required bankruptcy pre-discharge educational class – Visit www.hcci-ks.org or call for current schedule. Bring your bankruptcy case number. EOUST Certificate awarded.	\$45 (single or couple)
INTERNET BANKRUPTCY DEBTOR EDUCATION <i>LIVE A RICHER LIFE</i>	2-hour internet class to serve as required bankruptcy pre-discharge educational class – Available 24/7, visit www.hcci-ks.org to get started. Have your bankruptcy case number nearby. EOUST Certificate awarded.	\$45 (single or couple)

**No one will be turned away for inability to pay.
However, all fees collected are necessary to be able to provide this service.**

Counseling clients for their family size, who have an annual gross income below 150% of current Federal Poverty Guidelines, are presumed to be entitled to a fee waiver.

HCCI will initiate the counseling session in the same manner whether a fee is paid or not. If HCCI can demonstrate that the individual has the ability to pay (based on income information the individual submits), HCCI may charge a reduced fee of \$25.