



## Fee Schedule

### Bankruptcy

Pre-filing	\$50/individual or joint spouse   \$35/online only, individual or joint spouse
Post-filing	\$50/individual or joint spouse
	<i>See attached appendix for fee waiver policy.</i>

### Financially Fit to Work

Loan Packaging	\$99 one-time upfront fee
	*Add-Ons: Credit Reports (see fees under "Financial Coaching" above)

### Credit Improvement & Making Ends Meet

Workshops	FREE – First Thursday & Third Thursday of every month at 6 p.m. To register visit <a href="http://originSC.org">originSC.org</a> .
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### Debt Management Program

Consult/set-up	\$60 (program excludes student loans, payday lenders, and local finance companies) / \$25 set-up fee; \$25 reinstatement fee
Account manage	\$5/per account, per month      Max out at \$50/month

### Family Violence Intervention Program (FVIP)

Anger Management	\$65/Initial assessment \$25/each session for <u>16-week</u> group counseling \$65/each session for individual counseling
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Batterers Intervention*	\$65/Initial assessment \$25/each session for group counseling \$65/each session for individual counseling
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*\*Pre-Trial Intervention or PTI is a different program – info on page 3.*

Victims of Domestic Violence/Victims of Crime Act (VOCA)

Support Group	FREE
Individual Counseling	FREE

### Foreclosure Prevention *(contact the hotline at 843-628-3000)*

Individual appointments	FREE Register for an appointment by calling 843-628-3000.
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## Financial Coaching

### Individual One-on-One Coaching

\$60.00/household, one-time fee  
(plus cost of selected credit report pull)

### Joint One-on-One Coaching

\$110.00/household, one-time fee  
(plus cost of selected credit report pull)

## Credit Reports

### Individual Applicant

3 BUR pull w/ liens/judgements - \$25.00  
(liens/judgements automatically come per each BUR pull)

### Joint Applicant

3 BUR pull w/ liens/judgements - \$50.00

**Addition:** Wayfinder - \$21.00 for 3 BUR per applicant)

## First Time Homebuyer

Workshops	We are not offering this workshop in person at this time
Individual	\$60/individual or \$110 joint spouse, one-time fee (plus cost of selected credit report pull) Individual advising is in lieu of the workshop or online course (see next).
eHome America	\$99/household, one-time fee

## General Homebuyer

FHA Back-to-Work	\$189/individual or joint spouse, one-time fee
High-Cost Mortgage Loan Counseling	\$189/individual or joint spouse, one-time fee

## Homeless Prevention

Emergency Solutions	FREE <ul style="list-style-type: none"> <li>One-time emergency financial assistance (rent and utilities) for individuals either homeless or at risk of homelessness—income must be below 30% AMI.</li> <li>Funding is not always available.</li> <li>ESG Hotline 843-628-2110</li> </ul>
Supportive Services for Veteran Families	FREE <ul style="list-style-type: none"> <li>Temporary emergency financial assistance with housing.</li> <li>SSVF Hotline 843-628-1290</li> </ul>
Lease on Life	FREE <ul style="list-style-type: none"> <li>Permanent supportive housing program for chronically homeless disabled individuals</li> </ul>

### Homeless Prevention Cont.

- One Less Homeless Vet FREE
- Fundraising program for homeless veterans transitioning into housing. Funds used to purchase home necessities (i.e. furniture, small appliances, pots/pans, towels, etc.)
  - Donations can be made at [www.onelesshomelessvet.org](http://www.onelesshomelessvet.org).

### Intro to Homeownership

- Workshop FREE – Second Thursday & fourth Thursday of every month at 6 p.m.  
Register at [originSC.org](http://originSC.org).

### Intro to Homeownership, Making Ends Meet, & Credit Improvement Combination Class

- Workshop FREE – Third Saturday of every month at 10 a.m. Register at [originSC.org](http://originSC.org).

### Pre-Trial Intervention (PTI)\*

- Session \$35/each for group counseling  
(Batterer Intervention, Interpersonal Anger Management, Social Anger Management)

*\*Batterer Intervention + Drug Screens + Court-Mandated Program*

### Reverse Mortgage

- Counseling \$50 non-refundable one-time fee for counseling session. Payable at time of booking an appointment. Client charged \$125 at loan closing – from funds at closing. Client not charged if the loan does not close.

### Student Loan Counseling

- Individual \$60 one-time upfront fee, refundable if declined

**NOTE: Return check fee is \$30.**

**ALL COUNSELING AND EDUCATION ARE PROVIDED TO ALL PERSONS REGARDLESS OF RELIGION, SEX, RACE, NATIONAL ORIGIN, OR THE ABILITY TO PAY.**

### APPENDIX I

#### **Bankruptcy/Debtor Education Policy**

*For all households that are at or below 150% of the poverty level are eligible for a fee waiver or fee reduction. This determination will be made by the bankruptcy coordinator when household income and size are provided on our Counseling Application. During the follow up or counseling appointment, the coordinator will notify those who are eligible, and clients will have to provide income documentation to the bankruptcy coordinator, such as Social Security award letters, pay stubs, and tax returns.*

