

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 - Included with Employer's \$2,000 annual enrollment fee:

Quarterly Workforce Development Workshops.
50% Off Enrollment for Individual Coaching Sessions extended to your staff.

Credit Improvement & Making Ends Meet

Workshops	FREE – Every Second Thursday & Fourth Thursday of every month at 6 p.m. To register visit originSC.org .
-----------	---

Debt Management Program

Consult/set-up	FREE (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 of \$40/month

Family Violence Intervention Program (FVIP)

Individual Counseling and Psychotherapy	\$40-\$85 per 50-minute session <i>Session fees based on a sliding scale. Insurance is not accepted.</i>
Anger Management	\$65/Initial assessment \$35/each session for 16-week group counseling
Batterers Intervention	\$65/Initial assessment \$35/each session for 26-week group counseling
Victims and Survivors of Domestic Violence/ Victims of Crime Act	16-week group counseling FREE

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

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

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
 \$158/household, one-time fee
 (plus cost of selected credit report pull)

Credit Reports

Individual Applicant
 3 BUR pull w/ liens/judgements - \$49.00
 (liens/judgements automatically come per each BUR pull)

Joint Applicant
 3 BUR pull w/ liens/judgements - \$98.00

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

Homeless Prevention

Emergency Solutions FREE
 ◦ One-time emergency financial assistance (rent and utilities) for individuals either homeless or at risk of homelessness—income must be below 30% AMI.
 ◦ Funding is not always available.
 ◦ ESG Hotline 843-628-2110

Supportive Services for Veteran Families FREE
 ◦ Temporary emergency financial assistance with housing.
 ◦ SSVF Hotline 843-628-1290

Lease on Life FREE
 ◦ Permanent supportive housing program for chronically homeless disabled individuals

Intro to Homeownership

Workshop

FREE – Second Thursday of every month at 6 p.m. Register at originSC.org.**Reverse Mortgage**

Counseling

\$175 charge – depending on financial assessment analysis, \$150 is collected at time of securing the counseling session (with \$50 non-refundable fee if session is cancelled). The remaining \$25 is then billed and collected at closing of the HECM mortgage.

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.