

## Bankruptcy Counseling Disclosure Statement

- Both Pre-Filing and Post-Filing (Debtor Education) Bankruptcy counseling is offered online, by phone, and face to face.
- Fee is \$50/household for both Pre-Filing and Post-Filing Bankruptcy Counseling; however, we offer our Pre-Filing online counseling at a reduced rate of \$35/household.
- Fee Waiver Policy: **Households that are at or below 150% of the US Federal Poverty Guidelines (issued by the US Dept of Health & Human Services) are eligible for a fee waiver and can request waiver from the Bankruptcy Coordinator (by calling 843.628.4261). Origin SC does not discriminate on any client's ability to pay for services.**
- Limited English proficient clients will receive additional assistance through bilingual staff members or, if necessary, other community organizations providing translation services.
- Origin SC's funding comes from voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to contribute to help fund our agency. These contributions are usually calculated as a percentage of payments made through the DMP, up to 15% of each payment received; however, the accounts are always credited with 100% of the amount paid through Origin SC. Origin SC will work with the creditors regardless of whether or not they contribute to the agency. Other funding comes from fees paid by clients for services rendered.
- All Bankruptcy Counselors have credit counseling certifications from both the South Carolina Department of Consumer Affairs (SCDCA) and the National Foundation for Credit Counseling (NFCC).
- Participation in bankruptcy or other alternatives to bankruptcy (i.e. Debt Management Programs) may impact information reported on a consumer's credit report and could have negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future. Origin SC does not report payment histories to the credit bureaus.
- Origin SC does not receive or provide payment for referrals to or from our agency.
- Origin SC is obligated to promptly provide a Certificate of Counseling/Debtor Education upon completion of counseling (see below for definition of counseling completion). Origin SC does not charge an additional fee to generate any Certificates of Counseling/Debtor Education.
- Consumers have the opportunity work directly with creditors to negotiate alternative payment arrangements for each unsecured debt owed. Origin SC does not offer this service and will provide a list of approved agencies to the consumer.
- Origin SC may disclose client information to the Executive Office of United States Trustees (EOUST) in connection with the United States Trustee's oversight of the agency, or during the investigation of complaints, during on-site visits, or during quality of service reviews.
- The Executive Office of United States Trustees (EOUST) has reviewed Origin SC's credit counseling (Pre-Filing Bankruptcy) and Debtor Education (Post-Filing Bankruptcy) counseling services only. EOUST has not reviewed nor approved any other counseling and/or education services provided by Origin SC
- Certificates are only issued when counseling session has been fully completed.
  - Pre-Filing Bankruptcy Counseling – All paperwork must be submitted and follow up counseling session is completed, which can be completed over the phone, online, or face to face).
  - Post-Filing Counseling (Debtor Education) – All paperwork submitted and at least 70% accuracy on post-test.