**Bankruptcy:**

Fee Waiver Policy

 *The agency’s policy with regard to the availability of services for free or at a reduced rate based on a client’s ability to pay:*

Origin SC makes our services available to consumers who are experiencing financial difficulties. Counseling is provided to all persons regardless of religion, sex, race, national origin, or the ability to pay, etc. For all households that are at our 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, tax returns, etc.