

Criteria for Bankruptcy Fee Waivers
(Regulated by BAPCA)

Should an individual request a waiver without prior counseling will be instructed to provide the documentation required in lieu of a payment with their registration.

Prior Credit Counseling clients - Clients who have received credit counseling within the prior six months, and who have **paid** the credit counseling fee will be entitled to a fee waiver in the amount of the fee which was paid.

Garnishments - Clients that have paychecks that are being garnished and that can provide proof of such can have their fee waived.

Utility shut offs – Clients that have their utilities currently shut off and can provide proof of such disconnection can have their fee waived.

Inadequate Income - Clients that are receiving assistance to meet basic needs and can provide proof of such supplement can have their fee waived.

IRS seizure - Clients that have been faced with an IRS seizure/freeze of cash in checking or savings accounts, which was meant for basic needs or emergencies, can have their fee waived.

Reissued Certificates - Re-issuance fee of \$15 will be charged for cases where certificates expire before they are used. Re-counseling will be required if the certificate is past the 180 day expiration.

For cases where there may be errors on the original certificate, we will issue a corrected certificate at no cost.