

Criteria for Bankruptcy Fee Waivers
(Regulated by BAPCA)

Should an individual request a waiver without prior counseling, they 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. Garnishment does not include child support.

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. Badger Care is not included in this category as proof of fee waiver.

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.