

REQUESTED CONTRIBUTIONS FOR SERVICES PROVIDED BY CONSUMER CREDIT COUNSELING SERVICE OF NORTHWEST INDIANA, INC.

CONSUMER CREDIT COUNSELING SERVICE OF NORTHWEST INDIANA, INC. is a non-profit community service organization, funded in part by creditor contributions. We offer the following services:

- An administered debt repayment program (participation in counseling does not guarantee enrollment in debt repayment plans to repay credit-grantors and all enrollments are voluntary.)
- Financial education programs on money management, wise use of credit, housing issues, and wise buying decisions. Educational programs are provided to a number of audiences that include the general public, in-house corporate presentations, community agencies, school/educational institutions. Special presentations on specific subjects such as; First Time Homebuyers and HECM counseling are also available by appointment only.

The following contribution schedules generally apply to programs:

COUNSELING

Consultation \$50.00
Counseling sessions are 60 minutes and includes budget, listing of your debts with schedule payments to them, plan option forecast and income/expense summary.

DEBT REPAYMENT PROGRAM:

Start up fee \$30.00 (required if you join a Debt Management Plan)
Monthly maintenance fee \$25.00
Active Restart fee \$30.00
Electronic – Service fee \$15.00 per year

EDUCATION:

Credit When Credit Is Due \$50.00 (required if you join a Debt Management Plan)
Education department has educational workshops for Credit When Credit Is Due. Spouses or another sharing the living expenses may always attend for no additional contribution. Additional books, within a family, may be purchased at \$25.00.

HECM (Reverse Mortgage)

Certificate \$50.00

PRE-BANKRUPTCY FILING:

Certificate \$50.00
Counseling sessions are 60-90 minute briefings includes personalized budget with certificate. **Fee may be waived with referral letter from legal aid, social service, or upon a counselor's recommendation.**

IN-HOUSE PRESENTATIONS

1 TO 2 HOURS Free
Workshops, facilitated Donation requested at \$50.00 minimum (includes materials)
Specialty workshops Fees vary depending on program.
Schools Fees vary depending on program

Consumer Credit Counseling Service of Northwest Indiana, Inc. is committed to providing quality credit education to individuals, groups and businesses in Northwest Indiana. If you are unable to pay the applied requested contribution, please contact the Executive Director to discuss scholarships. **CCCS will waive fees based on recommendations of the counselor.**

FREE COUNSELING SESSIONS OR EDUCATIONAL PROGRAMS SPECIFIC TO YOUR NEEDS ARE ALWAYS AVAILABLE.

CONTACT CCCS OF NORTHWEST INDIANA, INC. @ (219) 980-4800 OR (800) 982-4801

E-MAIL: cccsofnwin@pickmta.net
WEB: www.cccsnwi.org

HOURS OF OPERATION: GARY: 9:00 am –5:00 pm (Monday-Friday)

Revised 10-01-08

Revised 7-16-08

Revised 2-04-08

POLICY# SVC/108 A CLIENT FEE/CONTRIBUTION POLICY EFFECTIVE JANUARY, 2002