



## MOMENTIVE® Consumer Credit Counseling Service Policies/Procedures

### Fee Waivers for Services Provided

It is the policy of this agency to provide the majority of services regardless of one's ability to pay. Services provided regardless of ability to pay are:

- Initial Counseling Session
- Financial Counseling Only
- Debt Management Counseling
- Debt Management Plans (monthly contribution/set up fee)
- All housing counseling

Exceptions to this policy include:

- Bankruptcy Counseling
- Bankruptcy Education
- Credit When Credit Is Due (education)
- Get Checking (education)
- Credit Reports/Reviews
- **Bankruptcy counseling and education fees**
  - Waivers must be approved **prior** to the session
  - are waived or reduced only when reciprocated by the attorney/courts. MOMENTIVE Consumer Credit Counseling Service will match the waiver/rate reduction.
  - A letter (on company letterhead) from the attorney or courts must be provided before the certificate is released.
  - In instances where attorney and/or court costs are paid by a third party on the client's behalf, the fees for bankruptcy counseling and/or education will **not be waived**.
  - Books for education are not provided until the waiver has been authorized.
  - Management must approve all fee waivers
  - Exceptions to this policy must have management approval and are based upon individual circumstances.
  - The Agency will **not** waive fees for both counseling and education components.
  - Fee waivers are not approved in instances where certificates previously issued by MOMENTIVE Consumer Credit Counseling Service have expired
- Scholarships and/or grants restricted to the specific programs listed above will allow fee waivers.