



2024 Counseling & Education Price List

	Description
FINANCIAL COUNSELING	Consultation with a certified credit counselor to review your income, budget, and credit report to provide information on identifying solutions to improve your personal financial situation. <u>No charge for counseling.</u>
STUDENT LOAN COUNSELING	Student Loan Repayment Counseling includes options for person(s) to rehabilitate or refinance a loan. Counseling includes options for deferment, forbearance, IBR, REPAYEE, and/or loan forgiveness when that option is a possibility. <u>No charge for counseling.</u>
DEBT MANAGEMENT PROGRAM (DMP)	Through a DMP creditors are contacted to propose mutually agreeable debt repayment terms which may include lowering payments, reducing interest rates, waiving fees and re-aging accounts. You make one monthly payment to HCCI and then HCCI distributes payments to each creditor. A Debt Management Plan is designed to pay off the full balance owed, usually within three to five years. There is a \$50 set up fee. There will also be a \$5 per creditor per month fee, up to a maximum of \$40 per month.
FORECLOSURE PREVENTION OR MORTGAGE DEFAULT COUNSELING	Homeowners who are behind or having trouble making the house payment can receive HUD certified counseling to explore the options for keeping the home or getting out of a home that is unaffordable to them. <u>No charge for counseling.</u>
HOME BUYER EDUCATION COURSE ONLINE MAKE YOUR MOVE	<i>Make Your Move</i> , developed by American Center for Credit Education, meets national homebuyer education standards and HUD guidelines. It is the ideal education program for first-time buyers, or anyone buying a home who wants a refresher course about the home-buying process. <i>Make Your Move</i> covers topics such as being financially ready to buy a house, getting pre-qualified, types of loans and insurance, building vs. buying a home, closing on your house, learning your responsibilities as a homeowner, and maintaining and repairing your home. Available 24/7, visit https://hcci-ks.org/homebuyer-educational-events . Average course time is 6 hours. <u>\$35 (single or couple)</u>
PRE-FILING BANKRUPTCY COUNSELING	For person(s) financially overextended due to job loss, divorce, medical expenses or overspending. 90-minute counsel. EOUST certificate awarded if applicable – good for 180 days. <u>\$50 (single or couple)</u>
INTERNET BANKRUPTCY DEBTOR EDUCATION MONEY IN MOTION	<i>Money in Motion</i> , developed by American Center for Credit Education, meets EOUST (Pre-Discharge) requirements for bankruptcy debtor education, or the course can be used for community education. The course covers budgeting, credit and credit scores, debt, contracts, insurance, consumer laws and more in a friendly, easy-to-understand manner. Available 24/7, visit http://hcci-ks.org/interneteducation . Have your bankruptcy case number nearby. Average course time is 2 hours. <u>\$50 (single or couple)</u>

Pre-Filing Bankruptcy Counseling

No one will be turned away for inability to pay. However, all fees collected are necessary to be able to provide this service. Counseling clients for their family size, who have an annual gross income below 150% of current Federal Poverty Guidelines, are presumed to be entitled to a fee waiver. HCCI will initiate the counseling session in the same manner whether a fee is paid or not. If HCCI can demonstrate that the individual has the ability to pay (based on income information the individual submits), HCCI may charge a reduced fee of \$25. Additionally, there may be funding sources that cover counseling fees for specific groups, such as military personnel.