

## Disclosure of Fees

Consumer Credit Counseling Service of Nebraska, Inc. is a non-profit community service organization, licensed by the States of Nebraska and Iowa, whose main function is to educate, advise and help people with financial problems.

Our agency has a very active educational program and we provide a wide range of free educational programs to the general public.

Our debt counseling is free to the consumer but a monthly administrative fee of \$25.00 is charged to those individuals who enter into our debt repayment program. This fee is waived if the counselor determines that the consumer cannot afford to pay.

Consumer Credit Counseling Service of Nebraska, Inc. will offer pre-bankruptcy counseling services to the general public. The session will include a full assessment of the consumer's financial situation, a budget analysis, education on the bankruptcy process, its consequences, and alternatives to bankruptcy.

Our organization will charge a fee of \$50.00 for an individual, \$75.00 for a couple for this service. This fee will be used to offset the organization's administrative overhead and counseling costs. The fee will be waived upon demonstration that the client(s) income is at or below 150% of the federal poverty guideline or the client(s) can verify that his/her court costs and trustee fees are waived.