

Consumer Credit Counseling Services of Hampton Roads (CCCS)
Bankruptcy Pre-Filing Disclosure

CCCS of Hampton Roads located at 2021 Cunningham Drive, Suite 400 offers the following classes on the days listed below:

Mondays from 2:00 p.m. – 3:30p.m.

Wednesdays from 10:00 a.m. -11:30 a.m.

Thursdays from: 5:30 p.m. – 7:00 p.m.

Second Saturday of the month from 10:30 a.m. – 12:00 noon

Cost for group/individual/session: \$35.00 per person, \$55.00 per couple (cash/money order) payable after registration.

Session/Class is 90min/1.5 hrs

For appointment please call 757-826-2227

Proof of identification is required to attend.

Cost for online course: \$35.00 per household

Credit counseling sessions and classes are offered to debtor students without regard to a debtor student's ability to pay. (See Fee Waiver Statement Below)

Fee Wavier Statement: A client may request a waiver in paying the standard program fee for a Consumer Credit Counseling Services of Hampton Roads due to their inability to pay such program fee (i.e. examples below). The fee may be waived by requesting a fee waiver from your counselor. Our objective is to provide the highest level of counseling services regardless of a client's ability to pay for services.

Example of possible reasons for a client fee waiver / reduction:

- *Fees are waived if your income is at or below 150% of the 2013 Federal Poverty Level Guidelines.*
- *Services will not be withheld due to client's inability to pay.*

Language assistance will be provided through use of competent bilingual staff, staff interpreters, or formal arrangements with local organizations providing interpretation or translation services.

All of our CCCS of HR Credit Counselors are certified through the National Foundation for Credit Counseling (NFCC).

CCCS of Hampton Roads does not receive fees or other consideration for the referral of debtor students to our credit counseling services.

Counseling is provided to all persons regardless of religion, sex, race, national origin, etc.

Upon completion of the session, each debtor student will receive a certificate of completion.

Potential disclosure of client/debtor information to EOUST

EOUST has not reviewed other non-counseling/instructional services

Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an agency's services.