

Financial Health Program

Fee structure for all forms of counseling and classes

Counseling/Class Type	Fee	Description of Frequent Services & Procedures
Budget Counseling/ Credit Counseling	\$0	Discuss financial situation, create an action plan, ongoing budgets, discuss credit, discuss barriers to financial goals, outline options, etc.
Homeless Counseling	\$0	Discuss housing situation, create an action plan, ongoing budgets, review barriers to permanent housing, search for and discuss options, etc.
Rental Counseling	\$0	Discuss housing situation, create an action plan, ongoing budgets, discuss credit, discuss barriers to financial goals, outline options, etc.
Delinquency & Default Counseling	\$0	Discuss mortgage delinquency situation, create an action plan, ongoing budgets, determine options to resolve delinquency, contact lender as needed, etc.
Post-Purchase (non-delinquency) counseling	\$0	Discuss housing situation, create an action plan, ongoing budgets, discuss credit, discuss barriers to financial goals, outline options, etc.
Pre-Purchase Counseling (no DPP)	\$0	Discuss home purchase goals, create an action plan, ongoing budgets, learn about special loan programs, evaluate home readiness, etc.
Pre-Purchase Counseling (DPP, etc.)	\$500	Discuss home purchase goals, create an action plan, ongoing budgets, meet any education and counseling requirements for special loan programs, etc.
Bankruptcy – Credit Counseling	\$50* per person / session	Discuss financial situation, create an action plan & average month budget, discuss all options for debt, create BXCC Certificate for filing bankruptcy
Bankruptcy – Debtor Education	\$50* per person / session	Provide general education, answer questions, create BXDE Certificate for bankruptcy court, etc.
Credit When Credit Is Due (Class)	\$35 per household	Provide general education using Credit When Credit Is Due workbook, answer questions, score graded answer sheets, etc.
All other classes	\$0	Provide general education on various topics, answer questions, etc.

*A Sliding Fee Scale is used that may reduce or waive the fee for the session/class, depending upon household size and income.