



A non-profit organization doing business as  
 Consumer Credit Counseling Service of Los Angeles, Consumer Credit Counseling Service of the Sacramento Valley,  
 Consumer Credit Counseling Service of Mid-Countries and Consumer Credit Counseling Service of Central Valley

### Schedule of Fees

Fees are current as of 10/8/08 and are subject to change.

We have NO hidden fees, per creditor charges or set up fees. We never ask for or accept "donations" from clients.

For more information on the services below, please visit [www.bydesignsolutions.org](http://www.bydesignsolutions.org).

### Budget and Credit Solutions.....

Budget and Credit Counseling (includes recounseling)	Free
Financial Education Toolkit (includes the text for the <i>Personal Finance Management</i> book; <i>Financial Firsts</i> book; <i>Identity Theft Resolution Guide</i> ; access to the following education workshops: Personal Finance Management, Financial Firsts, Alternatives to Foreclosure and First-Time Homebuyers; PFM certification; and the <i>Take Control</i> newsletter)	\$50
Debt Management Plan (DMP) Monthly Administration Fee	8% of funds disbursed, \$35 max.
Credit Report Review (counseling, merged 3-bureau credit report and scores)	\$75
Administrative Services	
• Photocopies for personal use	25 cents
• Replacement copy of DMP file	no fee
• Client/creditor history	no fee
• Lender requirements (payment history, complete form, etc.) for loans (lender letters will be processed an available within 3 business days after receipt of written client authorization to release information)	no fee
• Record retrieval from off-site storage	\$50 per hour
• NSF fee	\$25

### Bankruptcy.....

Pre-Bankruptcy Counseling--Webinar (through phone and internet--certificate included)	\$50
Pre-Bankruptcy Counseling--Workshop (in person--certificate included)	\$60
Pre-Bankruptcy Counseling--One-on-One Counseling (in person or by phone--certificate included)	\$90
Pre-Bankruptcy Counseling--One-on-One Counseling for Couples (in person or by phone--certificate included)	\$120
Pre-Discharge Debtor Education--Workshop (workshop, webinar or Internet study--certificate included)	\$40

(In those cases where it is established that clients are unable to afford the costs for bankruptcy counseling or bankruptcy-related financial education, the agency will, on a case-by-case basis, provide the services at a reduced price or, in extreme circumstances, for free).

**Identity Theft Solutions**.....

Identity Theft Counseling (counseling, merged 3-bureau credit report and 1 score, and the Identity Theft guide)	\$95
Identity Theft Resolution Service (up to 10 creditors)	\$350
<i>Identity Theft Resolution Guide</i> (paper copy)	\$20 (+ shipping)
<i>Identity Resolution Guide</i> (immediate download of book contents)	\$4.99
<i>Identity Theft Resolution Guide</i> (book contents on a CD-ROM)	\$13.99 (+ shipping)

**Housing Solutions**.....

Default and Foreclosure Counseling	no fee
Pre-Purchase Counseling	no fee
Post-Purchase Counseling	no fee
Rental Counseling	no fee
Reverse Mortgage Counseling	\$125

**Other Personal Finance Education**.....

Alternatives to Foreclosure Workshop	no fee
Alternatives to Foreclosure Webinar	no fee
Credit Report Review (workshop)	\$40
Personal Finance Management (workshop, includes book)	\$20
Personal Finance Management Program (book and corresponding workshops, with online certification)	\$20 (+ shipping)
Personal Finance Management Program (book in downloadable format, includes online certification)	\$8.99
Personal Finance Management Program (book on CD-ROM, includes online certification)	\$13.99 (+ shipping)
Personal Finance Management After Bankruptcy (book in downloadable format, plus certification)	\$40
Financial Firsts Program (10-hour workshop and book)	\$99
<i>Financial Firsts</i> Book (printed version)	\$16 (+ shipping)
<i>Financial Firsts</i> (immediate download of PDF version of the book from website)	\$8.99
Financial Firsts CD-ROM	\$13.99 (+ shipping)
First-Time Homebuyer (workshop and certificate)	no fee
Get Checking (workshop and certificate)	\$60
Identity Theft Prevention and Resolution Workshop (includes the <i>Identity Theft Resolution Guide</i> )	\$40

**Corporate Solutions**.....

Presentation of existing workshops to corporations/for-profit businesses	\$350 per hour
Presentation of existing workshops to non-profit organizations	\$250 per hour
Customized workshops	variable/negotiable

**Other Educational Products**.....

<i>Do It Yourself File Correction Guide</i>	\$8 (+ \$3, if shipping)
<i>It's A Habit, Sammy Rabbit!</i> (book)	\$4.99 (+ shipping)
<i>Will Sammy Ride the World's First Space Coaster?</i> (book)	\$4.99 (+ shipping)
Mission 1 Celebrate Savings (music CD)	\$9.99 (+ shipping)
Sammy Rabbit Special Discounted Package: All three items above purchased together	\$15.99 (+ shipping)
Money Camp at Home (parent-teacher guide and playbook for child)	\$69.00 (+ shipping)
Money Camp at Home (playbook, for additional child)	\$14.95 (+ shipping)
Money Camp at Home (downloadable parent-teacher guide and playbook for child)	\$29.00
<i>Offer in Compromise</i> (book: electronic copy download)	\$19.99
<i>Offer in Compromise</i> (book: hard copy)	\$39.99 (+ shipping)