

CC Advising's Pre-Filing Credit Counseling Session is available to clients who are unable to pay. All clients will be analyzed to determine if they qualify for a fee waiver. They will be notified by e-mail if they qualify, with instructions on the documentation required for a refund. A client may also request an advance determination prior to paying for the session by submitting the appropriate documentation. To qualify, the client's income must be below 150% of the Federal Poverty Guidelines as published yearly by the Department of Health and Human Services. (Latest statistics available)

Regardless of fee waiver method (automatic or advance determination) The student is required to submit proof of their income for verification. CC Advising will then determine if the income information submitted qualifies for a fee waiver. Qualified no cost students are entitled to receive the internet or mobile version of our counseling session, along with all optional services they selected, including faxing, mailing, and the audio course for free.

The following documents are required to be submitted for determination of a fee waiver: Submission of Schedules I from the client's bankruptcy petition and household size. If those are not available, pay stubs (minimum of last 60 days), and the household size are required to verify the applicant qualifies.

The above documentation can be submitted by the client or by any party on the client's behalf to our Fee Waiver Department. Please redact any sensitive information (such as full Social Security Numbers) prior to submitting documentation.

Send your Documentation to the Following Address:



CC Advising, Inc.
Attn. Fee Waiver Request
703 Washington Ave.
Suite 200,
Bay City, MI 48708-5732

or e-mail the request to support@ccadvising.com.