

Fee Waiver Application for Bankruptcy Counseling & Education
1st Choice Credit Counseling (aka DBSM,Inc)

The Bankruptcy Act requires that providers charge reasonable fees and offer their services without regard to an individual's ability to pay, **but does not specify** what constitutes a "reasonable" fee or "ability to pay"

DBSM,Inc has set the following as guidelines for the "ability to pay" and reasonable fee mandates.
Fee Waivers are granted if:

1. the client's income is less than the Department of Health & Human Services Guidelines (see below).
2. The client has qualified for a Court Filing Fee Waiver .

A reduction in fees will be granted if:

The client has extenuating hardship circumstances, defined as a medical condition that requires ongoing medical attention that prevents the client from working
 AND the client's income is less than 150% of the Guidelines based upon the # of persons in the household.
 (multiply the guideline amount below by 150% to determine)

WE WILL NOT CONSIDER YOUR APPLICATION UNLESS DOCUMENTATION IS PROVIDED
PROVIDE ONE OR MORE OF THE FOLLOWING:

COURT FEE WAIVER

Letter or Statement from State or Federal agency (disability, unemployment, etc)

Paystubs

1st pg of previous year tax return

Doctor statement showing Medical Condition

The 2010 Poverty Guidelines

# in House	48 Contiguous States & DC	Hawaii	Alaska
1	\$10,830 150%=\$16,245	\$ 12,460	\$ 13,530
2	14,570 150%=\$21,855	16,760	18,210
3	18,310 150%=\$27,465	21,060	22,890
4	22,050 150%=\$33,075	25,360	27,570
5	25,790 150%=\$36,685	29,660	32,250
6	29,530 150%=\$44,295	33,960	36,930
7	33,270 150%=\$49,905	38,260	41,610
8	37,010 150%=\$55,515	42,560	46,290
Over 8 –add \$ per person	\$ 3,740	\$ 4,300	\$ 4,680

SOURCE: [Federal Register Notice, August 3, 2010](#)

Applicant: _____ Spouse: _____

Phone #: _____ email: _____

of Persons in Household _____

Monthly Gross Income: \$ _____ Annual Gross Income: \$ _____

Signature(s) _____

Return to: 1st Choice Credit Counseling – info@mybknow.com or fax 480-393-4238
 Or mail to 2049 Marco Dr, Camarillo, CA 93010