

## Client Fee Policy

**Name of Agency:** The Kingdom Ministries, Inc.

The Kingdom Ministries, Inc. offers In-Person and Telephone Counseling. The course fee for individual and joint filings is \$30.00. This fee is due upon arrival for appointments, payable via cash or credit card. A sliding scale fee will be used to determine a reasonable fee for each client who participates in the credit counseling and financial education program.

Your fee can be paid at the initial intake session. Based on the Poverty Guidelines, <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>. The credit counselors will make the determination as to who would receive the fee waiver, not the client. The agency has no referral agreement or receives any financial benefit that involves the agency paying to or receiving from any entity or person fees for the referral of clients to or by the agency. (28 C.F.R §§ 58.34)

The Kingdom Ministries, Inc. does not report payment history to the credit bureau and there will be no effect on your credit report as a result of your payment activity for services.

The Agency must provide service without regard to a client's ability to pay the fee. A client is presumptively entitled to a fee waiver if the client's current income is less than 150% of the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Service under the authority of 42 U.S. C. §9902(2), as adjusted from time to time, for a household or family of the size involved in the fee determination. The Agency may rebut the presumption, and charge a reduced fee, if the Agency determines based on income information the client submits in connection with the counseling services that the client is able to pay the fee in a reduced amount