



Income Verification PreBankruptcy Credit Counseling

Fees are Waived or Reduced Based on Hardship or Ability to Pay:

Category	Fee	Check Here
At or Below Poverty Level	\$ 0.00	
Low Income Individual	\$ 30.00	
Low Income Couple	\$ 40.00	
Persons with Disabilities or retired and relying on Social Security - Individual	\$ 30.00	
Persons with Disabilities or retired and relying on Social Security - Couple	\$ 40.00	
All Other Individuals	\$ 50.00	
All Other Couples	\$ 60.00	

Size of Family Unit	2009 Poverty Level*	Low Income (185%)	Size of Family Unit	2009 Poverty Level*	Low Income (185%)
1	\$ 10,830	\$ 20,036	6	\$ 29,530	\$ 54,631
2	\$ 14,570	\$ 26,955	7	\$ 33,240	\$ 61,494
3	\$ 18,310	\$ 33,874	8	\$ 37,010	\$ 68,469
4	\$ 22,050	\$ 40,793	For each additional person, add	\$ 3,740	\$ 6,919
5	\$ 25,790	\$ 47,712			

*The income levels were developed using the poverty guidelines published by The Department of Health and Human Services.

Certification of Income

I/We _____ certify that the fee level I/we selected above accurately describes our income or situation. I understand that I can request that the fee charged be waived or reduced by the provider of the PreBankruptcy Credit and Budget Counseling due to other hardship.

Debtor's Signature

Date

Partner's Signature

Date