POLICY:

Family Foundations provides service to clients regardless of the client’s inability to pay. Family Foundations does set our fees to be affordable for clients unless the fee is prohibited by law or contract. When the payment of fees will create a financial hardship for our clients, Family Foundations will waive fees upon receipt of reasonable documentation of the financial hardship. We have determined that fees will be waived for clients who have a household income of 150% or less of the Federal Poverty Guideline.

RESPONSIBILITY: Senior Management

POLICY CROSS-REFERENCE: None

LEGAL REFERENCE: COA Standard FEC 3.03

PROCEDURE:

Waiver of Fees:
The Agency will not refuse to provide services due to a client’s inability to pay.

When scheduling appointments via telephone or in-person, the Front Office will proactively advise clients that Family Foundations has a Fee Waiver policy for clients who have a household income of 150% or less of the Federal Policy Guidelines. The Front Office will ask for the client’s household size and household income and review against the Federal Poverty Guidelines for the current year. If the client meets the guidelines based on this verbal information, the Front Office will advise the client that they can submit for a Fee Waiver with appropriate documentation.

For services provided via the internet, Family Foundations will post our Fee Waiver policy, Fee Waiver Form and the Federal Poverty Guidelines.

Disclosure of Fees:
Fees will be disclosed to clients in advance of the service rendered by the following methods:

1. A fee schedule will be posted in a prominent place in the Agency's waiting room, or for satellite facilities, in a prominent place in the facility. As fees are revised a new schedule will be posted.
2. When a client is scheduled for a counseling session or education workshop by Front Office staff, staff will quote the applicable fee to the client as part of the scheduling process.
3. If the client is a walk-in, Front Office staff will quote the applicable fee to the client face-to-face.

Fee Schedule:
1. The Agency’s current fee schedule is attached as an exhibit.
Pre-Payment of Fees:
As a general rule, the Agency does not charge fees in advance of rendering services. However, in a few isolated instances, it does request pre-payment. The situations in which the Agency requests pre-payment and the reasons for requesting pre-payment are as follows:

- **The client receives services via telephone.** If the client is receiving counseling or education over the telephone, it would be administratively extremely cumbersome to schedule the client and then, just as the counselor calls the client, or the instructor starts the course, to charge the client via debit or credit card or intellicheck (if the client has this ability). When clients receive financial counseling or education via telephone, we request the client pay before we mail the material to the client (course materials, registration forms and teleconference number or telephone number). If the Agency did not request the client to pay upfront, it would have no means of recouping the costs of the time and materials involved since the client could call in, take the course or counseling and then never pay.

- **The client registers for an education course for which there is a heavy demand.** There are some education courses for which there is intense client demand and which the client must take within a limited time period. An example is the Agency’s homebuyer education course. Many clients must take this course in order to close the sale on their home. We request clients to prepay for this course to reserve their space. These courses typically are closed for additional registration after 25 clients are scheduled. If we did not request pre-payment, clients are far more likely to not show. This would mean clients could take up space in the course, preventing the registration of other clients that need to close on their home, and then not show up. It is also not administratively feasible to attempt to accept payment for 25 clients all at once when they show up for the course. The Agency would have to ask clients to show up 30 to 45 minutes prior to the start of the course in order to process payments by the time the course is scheduled to begin.

- **Clients abuse the system.** We have a small number of clients that repeatedly schedule for an appointment and then cancel at the last minute or simply not show up. If a client does not show, or cancels, an hour of counselor time has been set aside for no purpose and also prevents another client from being scheduled and seen. Clients who have a record of three consecutive no-shows or cancellations are requested to prepay to protect the Agency from abuse.

- **Payday Loan.** Clients scheduled for payday loan classes are requested to prepay given the nature of the service.

Exhibits:

- Fee Schedule
- Client Request for Fee Waiver
- Federal Poverty Guidelines