



STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS



CREDIT COUNSELOR APPLICATION INSTRUCTIONS

Mailing Address

P.O. Box 5757
Columbia, SC 29250-5757

S.C. Code Ann. § 37-7-101 *et seq.*

(803) 734-4251 | www.consumer.sc.gov | (803) 734-4200

Street Address

293 Greystone Boulevard, Ste. 400
Columbia, SC 29210-8004

IMPORTANT: Complete the Credit Counselor License Application and any additionally required forms in their entirety. Incomplete, illegible or faxed applications will not be accepted. Incomplete information could result in the delay or denial of your application. Please print or type the application information.

Application is not complete without the filing fees. Make checks payable to S.C. Department of Consumer Affairs.

GENERAL INFORMATION

Pursuant to the South Carolina Consumer Credit Counseling Act, both a *Credit Counseling Organization* and its *Credit Counselors* serving South Carolina debtors must be licensed through the Department. A *Credit Counselor* is an employee or agent of a *Credit Counseling Organization* engaging in credit counseling services.

“*Credit Counseling Services*” means (1) receiving or offering to receive funds from a consumer for the purpose of distributing the funds among the consumer’s creditors in full or partial payment of the consumer’s debts; (2) improving or offering to improve a consumer’s credit record, history, or rating; OR (3) negotiating or offering to negotiate to defer or reduce a consumer’s obligations with respect to credit extended by others.

ADDITIONAL REQUIREMENTS

Criminal Record Check

All counselors must request a criminal record check from the State Police of the State of the individuals’ residence, unless otherwise stated or prohibited by law. The report must be forwarded directly from the state police to the S.C. Department of Consumer Affairs. For South Carolina residents, visit www.sled.sc.gov.

Application Fees

All fees must accompany the application. The application fee for Credit Counselors is forty dollars (\$40). All licenses expire annually on December 31st.

Continuing Professional Education (CPE)

Twelve (12) hours of Continuing Professional Education (CPE) must be earned by December 31st of every other year of licensure (every second renewal/even-numbered renewal). No CPE is required for initial licensing.