



STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS



CREDIT COUNSELING ORGANIZATION RENEWAL 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 Counseling Organization Renewal 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

Renewal Applications must be postmarked by December 1st or the applicant will have to apply as new. If not renewing, please notify the Department in writing.

Review	In order to accurately complete the Renewal Application, the prior forms submitted to the Department must be reviewed. The Organization must also verify the information the Department currently has on file concerning the Organization, Locations and Counselors is true and accurate.
Criminal Record Check	On renewal, the Department does not require criminal record checks from Counselors or Owners, Partners, Members, Officers, or Directors <u>unless</u> they have not yet submitted the background check. These checks will be done on a random basis or when deemed necessary, but applicants are reminded of the duty to update information submitted to the Department, including criminal record data.
Credit Report	On renewal, the Department does not require credit reports from Owners, Partners, Members, Officers, or Directors <u>unless</u> they are new and have not previously submitted a report. Otherwise, these reports will be requested on a random basis or when deemed necessary.
Surety Bond	Review the organization's bond to ensure compliance with Section 37-7-103. The surety bond must be in the amount of twenty-five thousand dollars (\$25,000) or an amount that equals or exceeds the total amount of South Carolina clients' funds in the licensee's trust account at the time of renewal, whichever is greater. The name on the bond must exactly match the name of the Organization as stated in the Articles of Incorporation or Articles of Organization. <u>The original bond continuation certificate must accompany the renewal application.</u>
Application Fees	All requisite fees must accompany the application. <ul style="list-style-type: none"> ▪ The application fee for Organizations is one-hundred dollars (\$100) <u>per location</u>. ▪ The application fee for Credit Counselors is forty dollars (\$40) <u>per Counselor</u>.
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). The following must complete the required CPE: (1) Owners and Partners; (2) A designee of a LLC or corporation; and (3) Counselors.

Send Completed Applications To: SC Department of Consumer Affairs
Legal Division: Credit Counseling
P.O. Box 5757
Columbia, SC 29250-5757

Questions?	Stacy Staley Licensing Examiner (803)734-4251 sstaley@scconsumer.gov	Deborah Friday Lockard Licensing Supervisor (803)734-4209 DFriday@scconsumer.gov
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