



**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.
www.consumer.sc.gov

Street Address
2221 Devine St., Ste. 200
Columbia, SC 29205-2418

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

*Complete the Credit Counseling Organization License **RENEWAL** Application and all additional 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.*

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. It is posted on the Department’s website under the “Verification” link.

CRIMINAL RECORD CHECK: On renewal, the Department does not require criminal record checks from persons listed under Questions 8 & 10, unless 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 persons listed in Question 10, UNLESS 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 the 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 your organization as stated in the Articles of Incorporation or Articles of Organization. **The original bond continuation certificate must accompany the renewal application.**

FEES: *All fees must accompany the application.*

- **Application Fee - \$100 per location** listed in Question #7.
- **Counselor Fee - \$40** per counselor listed in Question #8.

CONTINUING EDUCATION: Twelve (12) hours of Continuing Professional Education (CPE) must be earned by December 31st of every other year of licensure (every 2nd 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.

If the organization is required to have obtained twelve hours of CPE for this renewal, please attach a CPE Reporting Form to the Renewal Application.

MAKE CHECKS PAYABLE TO:

South Carolina Department of Consumer Affairs

SEND COMPLETED APPLICATIONS TO:

**SCDCA
Legal Division: Credit Counseling
P.O. Box 5757
Columbia, SC 29250-5757**

Questions:

James C. Copeland, Staff Attorney ~ 803-734-0375
jcopeland@sconsumer.gov
Deborah Friday Lockard, Program Coordinator ~ 803-734-4209
dfriday@sconsumer.gov