

Environment & Waste Management — 111 tools

All tools · at-a-glance descriptions · Generated 13 Oct 2026

This is the full list of AiSevak tools in this industry, each with a short description of what it produces. Open any tool on aisevak.in to run it.

Environmental Business & Consultancy Setup

Environmental Consultancy Setup Guide

Get a practical, phased plan to start an environmental consultancy in India — services, accreditations (NABET/NABL tie-ups), team, registrations and go-to-market — with sequence, approximate costs and timelines. Describe your plan below.

Waste Management Business Setup

Get a phased plan to start a waste-management or recycling business in India — waste stream and model, authorisations, infrastructure, and go-live — with sequence, approximate costs and timelines. Describe your plan below.

Environmental Business Plan

Generate a structured business plan for an environmental-services or waste/recycling venture — market, services, operations, compliance, financials and funding ask — suitable for a bank or investor. Describe your venture below.

Environmental Project Feasibility Study

Get a feasibility study for an environmental project — waste/recycling plant, treatment facility or a services line — covering demand, capex and economics, regulatory feasibility, break-even and risks. Describe the project below.

Service Portfolio & Packages

Design a clear service portfolio and packages for an environmental consultancy or services firm — service lines, deliverables, ideal client, and retainer vs project models — so prospects understand and buy. Describe your services below.

Environmental Firm Org Structure

Get an organisation and role structure for an environmental firm — technical/domain experts, field and lab coordination, project delivery, and business development — with responsibilities and hire priorities, sized to your firm. Describe your business below.

Environmental Project Delivery SOP

Produce an SOP for delivering environmental projects — enquiry to proposal, data collection and field/lab work, analysis and report, and client submission/liaison — for consistent, quality delivery. Describe your work below.

Accreditation & Empanelment Guide

Get a guide to the accreditations and empanelments an environmental firm needs — NABET for EIA consultants, NABL-lab tie-ups for monitoring, SPCB/agency empanelments, and EPR-related registrations — with what each requires. Describe your services below.

EIA & Environmental Clearance

EIA Process Guide

Get a guide to the Environmental Impact Assessment process for a project in India — applicability and category, the stages (screening, scoping, EIA/EMP, public consultation, appraisal), and timelines — so you can plan the clearance. Describe the project below.

EC Application Kit

Get a documentation and preparation kit for an Environmental Clearance application — the forms, studies, plans and clearances typically required, and the submission route (PARIVESH) — so the application is complete. Describe the project below.

Terms of Reference (ToR) Preparation

Get help preparing the Terms of Reference for an EIA study — the standard and project-specific study terms, baseline components and additional studies the appraisal committee is likely to seek — to secure ToR. Describe the project below.

Environmental Management Plan (EMP)

Get an Environmental Management Plan framework for a project — impact-wise mitigation measures, monitoring, budget and management structure across construction and operation phases — as part of the EIA/EC. Describe the project below.

Public Hearing / Consultation Kit

Get a preparation kit for the EIA public hearing/consultation — the process, documents (draft EIA/summary in local language), stakeholder engagement, likely questions and how to respond — so the consultation goes smoothly. Describe the project below.

Form 1 / Screening Preparation Guide

Get a guide to preparing Form 1 (and 1A for buildings) for EC screening — the information to compile, environmental-sensitivity screening, and how it feeds category/ToR decisions — so screening is accurate. Describe the project below.

EC Category / Applicability Screener

Get help determining whether a project needs Environmental Clearance and its likely category (A/B1/B2) — based on the schedule activity, capacity and location — so you know the route before you start. Describe the project below.

EC Compliance Report

Get a structure and content guide to prepare the half-yearly EC compliance report — condition-wise compliance status, monitoring data and evidence — for submission to the regulator, for a project holding EC. Describe the project below.

Pollution Control & Consents

Consent to Establish/Operate Guide

Get a guide to obtaining SPCB Consent to Establish (CTE) and Consent to Operate (CTO) for a project — category, documents, pollution-control requirements, and the application and renewal process — under the Water and Air Acts. Describe the unit below.

Consent Application Kit

Get a documentation kit for an SPCB consent application — the forms, technical details, pollution-control and layout documents, and fees — so the CTE/CTO application is complete and not returned. Describe the unit below.

Industry Category Determination

Get help determining the pollution category (Red/Orange/Green/White) of an industry or activity — based on the CPCB categorisation — so you know the consent, monitoring and siting implications. Describe the activity below.

Online Monitoring (OCEMS) Guide

Get a guide to Online Continuous Emission/Effluent Monitoring System (OCEMS) requirements — which industries must install it, parameters and analysers, CPCB/SPCB connectivity, and calibration/compliance — so mandated online monitoring is set up right. Describe the unit below.

Pollution Control Equipment Selection

Get help selecting pollution-control equipment for an emission or effluent source — the technology options, suitability, and sizing considerations to meet norms — for air, water or noise control. Describe the source below.

Consent Renewal Guide

Get a guide to renewing SPCB Consent to Operate — timelines, documents, compliance status and monitoring data needed, and how to handle changes in production or conditions — so consent stays valid. Describe the situation below.

Forest / Tree / NPV Clearance Guide

Get a guide to forest clearance, tree-cutting permission and related approvals for a project — when they apply, the process (including compensatory afforestation and NPV), and documentation — for projects affecting forest or trees. Describe the project below.

Project Siting & Buffer Guide

Get a siting-suitability guide for a project — the setbacks, buffers and restrictions from water bodies, habitation, protected/eco-sensitive areas, CRZ and industrial-zoning — so you know if a site is viable before investing. Describe the site below.

Municipal & C&D Waste

Municipal Solid Waste Management Plan

Get a municipal solid waste management plan for an area or bulk generator — segregation, collection and transport, processing (composting/recycling/WtE) and disposal — aligned to SWM Rules 2016. Describe the area below.

Waste Segregation Programme

Get a source-segregation programme for a community, campus or bulk generator — bin system, collection discipline, staff and resident engagement, and monitoring — to achieve real at-source waste segregation. Describe the setting below.

C&D Waste Management Plan

Get a construction and demolition waste management plan for a project — estimation, on-site segregation and storage, transport to authorised facilities, recycling/reuse, and C&D Rules compliance — for a construction/demolition site. Describe the project below.

Composting / Wet Waste Plan

Get a wet-waste composting plan for a community, campus or bulk generator — method (aerobic/vermi/machine), sizing, process and troubleshooting, and compost use — to process organic waste on site. Describe the setting below.

Waste-to-Energy / RDF Guide

Get a guide to waste-to-energy and RDF options for a waste stream — the technologies (biomethanation, incineration/WtE, RDF, pyrolysis), suitability, and viability considerations — to assess energy recovery from waste. Describe the waste below.

Bulk Waste Generator Compliance Plan

Get a compliance and management plan for a bulk waste generator (large society, campus, hotel, mall, institution) under SWM Rules — segregation, in-situ wet-waste processing, tie-ups for dry/hazardous waste, and records — to meet obligations. Describe the generator below.

Landfill / Dumpsite Management Guide

Get a guide to scientific landfill management or legacy dumpsite remediation — engineered landfill essentials, leachate and gas management, or biomining/capping of old dumps — for managing final disposal responsibly. Describe the situation below.

Swachh / Cleanliness Programme Plan

Get a cleanliness and waste-awareness programme plan for a community, institution or ULB ward — cleanliness drives, segregation and IEC, monitoring and sustaining behaviour — aligned to Swachh Bharat goals. Describe the setting below.

EPR & Producer Compliance

Plastic EPR Compliance Guide

Get a guide to Plastic Packaging EPR for a producer, importer or brand-owner — registration, category-wise targets, fulfilment via certificates/recyclers, and annual returns — under the Plastic Waste Rules. Describe your situation below.

E-Waste EPR Compliance Guide

Get a guide to E-Waste EPR for a producer/importer of electronics — registration, EPR targets, collection and channelisation to registered recyclers, and returns — under the E-Waste (Management) Rules 2022. Describe your situation below.

Battery Waste EPR Guide

Get a guide to Battery Waste EPR for a producer/importer of batteries — registration, EPR and recycling/refurbishment targets, recycled-content and channelisation, and returns — under the Battery Waste Management Rules 2022. Describe your situation below.

Tyre / Used-Oil EPR Guide

Get a guide to EPR for waste tyres or used oil for producers/importers — registration, obligations and targets, channelisation to registered recyclers/processors, and returns — under the relevant EPR frameworks. Describe your situation below.

EPR Registration Kit

Get a documentation and step kit to register as a producer/importer/brand-owner on the CPCB EPR portal for a waste stream — documents, data to compile, and the process — so registration goes through. Describe the registration below.

EPR Target Fulfilment Plan

Get a plan to fulfil EPR targets for a producer/brand — computing targets, choosing fulfilment routes (recyclers, PROs, recycled content, EPR certificates), and cost optimisation — to comply efficiently. Describe your obligation below.

EPR Certificate / Credit Guide

Get a guide to EPR certificates/credits — how they are generated by recyclers, how producers procure and use them, authenticity and audit risks, and price factors — so you transact them correctly. Describe your context below.

EPR Annual Return Preparation

Get a guide to preparing and filing the EPR annual return for a waste stream — the data to reconcile (quantities placed on market vs fulfilment/certificates), the format, and common errors — so the return is accurate and audit-safe. Describe your situation below.

Recycling & Circular Economy

Recycling Business Setup Guide

Get a phased plan to set up a recycling business in India — material stream, process and equipment, authorisations, feedstock and offtake, and go-live — with sequence, costs and timelines. Describe your plan below.

Plastic Recycling Process Guide

Get a guide to recycling a plastic stream — sorting, washing, shredding, extrusion/pelletising, quality control, and registration/food-grade considerations — to produce sellable recyclate. Describe the stream below.

E-Waste Recycling / Dismantling Guide

Get a guide to e-waste dismantling and recycling — collection and sorting, safe dismantling and material recovery, hazardous-fraction handling, and registration/compliance — to run a compliant e-waste operation. Describe the operation below.

Material Recovery Facility (MRF) Setup

Get a guide to setting up a Material Recovery Facility — layout and sorting lines, equipment, throughput and staffing, and material offtake — to recover recyclables from dry waste. Describe the MRF below.

Circular Economy Plan

Get a circular economy plan for a business or product — reduce, reuse, recycle and design-for-circularity opportunities across the value chain, with priorities and impact — to cut waste and cost and meet ESG goals. Describe the context below.

Upcycling / Waste-to-Value Plan

Get a plan to upcycle a waste stream into higher-value products — product ideas, process, market and viability — to create value from waste beyond basic recycling. Describe the waste below.

Recyclate / Green Product Marketing

Get a marketing plan to sell recycled materials or green products — positioning and certifications, target buyers (EPR-driven and sustainability-driven), pricing and channels — to build demand and command a fair price. Describe the offering below.

Recycling Facility SOP

Produce an operations SOP for a recycling facility — feedstock receipt and QC, processing, quality control of output, waste/reject and effluent handling, and safety — for consistent, compliant operation. Describe the facility below.

Hazardous & Biomedical Waste

Hazardous Waste Management Plan

Get a hazardous waste management plan for a generator — categorisation, authorisation, storage and labelling, manifest and disposal to TSDF/recyclers/co-processing, and records — under the Hazardous Waste Rules 2016. Describe the waste below.

Biomedical Waste Management Plan

Get a biomedical waste management plan for a healthcare facility — colour-coded segregation, storage, treatment/disposal via CBWTF, authorisation and records — under the Bio-Medical Waste Rules 2016. Describe the facility below.

CBWTF Setup / Operation Guide

Get a guide to setting up or operating a Common Bio-Medical Waste Treatment Facility — coverage area and collection, treatment technology (incineration/autoclave/shredder), emissions and compliance, and member-hospital management. Describe the situation below.

Waste Authorisation Application Kit

Get a documentation kit to apply for authorisation under the Hazardous/Other Waste Rules (generator, recycler, TSDF, or transporter) — the forms, data and documents needed and the process — so the application is complete. Describe the applicant below.

Waste Manifest & Tracking System

Get a guide to the waste manifest and tracking system for hazardous/other waste movement — the manifest form and copies, roles of generator/transporter/receiver, online tracking, and record-keeping — so waste movement is documented and compliant. Describe the context below.

TSDF Selection / Operation Guide

Get a guide to selecting or operating a Treatment, Storage and Disposal Facility for hazardous waste — services (secured landfill, incineration, pre-treatment), member/generator management, compliance, or how a generator should choose one. Describe the need below.

Waste Transportation Compliance Guide

Get a guide to transporting hazardous/biomedical/other regulated waste — vehicle and driver requirements, packaging and labelling, manifest and documentation, and emergency readiness — so waste movement is safe and legal. Describe the transport below.

Waste Spill / Environmental Emergency Plan

Get an environmental emergency plan for waste operations — spill/release scenarios, containment and cleanup, notification and reporting, and prevention — so waste spills and releases are handled safely and reported. Describe the operation below.

Water & Wastewater

ETP Design / Review Service

Get an ETP concept design or review for a client — effluent characteristics, treatment train and technology, sizing considerations, and discharge/reuse targets — as an environmental-services deliverable. Describe the effluent below.

STP Design / Review Service

Get an STP concept design or review — technology selection (MBBR/SBR/MBR), capacity sizing, treated-water reuse, and compliance — for a building, township or institution. Describe the requirement below.

Water Audit

Get a water audit framework and analysis for a facility — water balance (sources, uses, losses), efficiency benchmarks, and conservation/reuse opportunities with savings — to reduce water use and cost. Describe the facility below.

Rainwater Harvesting Plan

Get a rainwater harvesting plan for a site — catchment and potential, storage vs recharge, system design and filtration, and compliance with local RWH mandates — to capture rainwater for use or recharge. Describe the site below.

Zero Liquid Discharge Plan

Get a ZLD approach for a client facility — the treatment train (RO, evaporation/MEE, crystallisation), water recovery/reuse, reject/salt handling, and cost/energy considerations — to move towards zero liquid discharge. Describe the situation below.

Sewage / Septage Management Plan

Get a sewage/septage management plan for an area or ULB — collection (sewered vs on-site), treatment (STP/FSTP), safe septage handling and reuse, and compliance — for decentralised or city sanitation. Describe the setting below.

Water Reuse / Recycling Plan

Get a treated-water reuse plan for a facility — matching treated-water quality to non-potable uses (flushing, cooling, landscaping, process), treatment gap, dual plumbing, and reuse norms — to maximise safe reuse. Describe the situation below.

Groundwater Extraction Compliance Guide

Get a guide to groundwater extraction compliance — whether an NOC is needed (CGWA/state authority), the process, conservation/recharge conditions, and water-charges — for a facility drawing groundwater. Describe the situation below.

Air Quality & Emissions

Air Quality Management Plan

Get an air quality management plan for a facility or area — emission sources and inventory, control measures, monitoring, and compliance with ambient/emission norms — to manage air quality. Describe the context below.

Stack Emission Control Plan

Get an emission-control plan for a specific stack/source — control technology to meet norms, stack design and monitoring, and compliance steps — to bring a source within emission limits. Describe the source below.

Dust Management Plan

Get a dust management plan for a construction site, industry or material-handling operation — dust sources and control measures (suppression, containment, greenbelt), monitoring, and compliance — to control fugitive dust. Describe the operation below.

Stack / Emission Monitoring Guide

Get a guide to stack and emission monitoring for a facility — what to monitor, frequency, methods (manual/CEMS), NABL labs, and record-keeping — so monitoring is correct and consent-compliant. Describe the facility below.

Odour Management Plan

Get an odour management plan for a facility (STP, food/rendering, waste, chemical) — odour sources, control technologies (biofilter, scrubber, masking, containment), and complaint management — to reduce odour and complaints. Describe the situation below.

Ambient Environment Monitoring Plan

Get an ambient environmental monitoring plan for a project/facility — monitoring locations, parameters, frequency and methods for ambient air, noise, water and soil — for baseline, EC/consent compliance or periodic monitoring. Describe the need below.

Fleet / Vehicular Emission Guide

Get a guide to reducing and complying with vehicular emissions for a fleet or facility — PUC and BS-VI compliance, fleet-greening (CNG/EV), idling and route optimisation, and monitoring — to cut fleet emissions. Describe the fleet below.

ESG & Sustainability

ESG Strategy

Get an ESG strategy for a company — material topics, ambition and goals across environment, social and governance, initiatives and a roadmap — to build a credible, business-aligned ESG programme. Describe the company below.

BRSR Report Preparation

Get a guide and content framework to prepare the Business Responsibility and Sustainability Report (BRSR) — the structure, the nine principles, data to compile, and BRSR Core assurance — for a listed or aspiring company. Describe the company below.

Sustainability Report

Generate a structured sustainability report for a company — approach, material topics and performance across E/S/G with metrics, goals and initiatives — for customers, investors and stakeholders, avoiding greenwashing. Describe the company below.

Materiality Assessment

Get a materiality assessment framework for a company — identifying and prioritising the ESG topics most important to the business and stakeholders — to focus strategy and reporting. Describe the company below.

GHG Emissions Inventory (Scope 1-2-3)

Get a framework to build a GHG emissions inventory for a company — identifying Scope 1, 2 and 3 sources, data and emission factors, and boundaries — to measure the carbon footprint per the GHG Protocol. Describe the company below.

Net-Zero / Decarbonisation Roadmap

Get a net-zero/decarbonisation roadmap for a company — baseline and targets, abatement levers (efficiency, renewables, electrification, process), sequencing and residual offsets — to plan credible emission reduction. Describe the company below.

Sustainability / Environment Policy

Generate a sustainability/environment policy for a company — commitments, scope, governance and review — as the anchor policy for its ESG programme and stakeholder expectations. Describe the company below.

ESG Due Diligence

Get an ESG due-diligence framework for a target company or key supplier — the environmental, social and governance risks to check, red flags, and a scoring/findings format — for an investment, acquisition or supplier onboarding. Describe the subject below.

Carbon & Climate

Carbon Credit Project Guide

Get a guide to developing a carbon credit project — eligibility and methodology, baseline and additionality, MRV, registration and issuance, and viability — to generate carbon credits from an emission-reduction or removal activity. Describe the project below.

GHG Accounting Setup

Get a framework to set up ongoing GHG accounting for a company — data systems, emission factors, calculation methodology, boundaries and reporting cadence — so carbon is measured repeatably, not one-off. Describe the company below.

Carbon Offset / Neutrality Plan

Get a plan to offset residual emissions or claim carbon-neutrality for a company, product or event — reduce-first principle, high-quality offset selection, quantity, and credible claims — to avoid greenwashing. Describe the context below.

Carbon Market (CCTS) Compliance Guide

Get a guide to India's Carbon Credit Trading Scheme (CCTS) and related obligations — how the compliance and offset mechanisms work, who is covered, and how to prepare — for an obligated or interested entity. Describe your situation below.

Climate Risk Assessment (TCFD)

Get a climate risk assessment framework for a company — physical and transition risks and opportunities, scenario thinking, and disclosure alignment (TCFD/ISSB) — to understand and disclose climate risk. Describe the company below.

Carbon Footprint Report

Generate a carbon footprint report structure and narrative for an organisation or product — boundary, results by scope/stage, methodology and reduction actions — for customers, tenders or disclosure. Describe the subject below.

Product Life Cycle Assessment (LCA) Guide

Get a guide and framework to conduct a Life Cycle Assessment for a product — goal and scope, life-cycle stages and inventory, impact categories, and interpretation — to understand and reduce a product's environmental impact. Describe the product below.

Green Financing / Incentives Guide

Get a guide to financing environmental/green projects — green loans and bonds, subsidies and incentives (pollution control, renewable, waste), and eligibility — to fund a project cost-effectively. Describe the project below.

Environmental Audit & Monitoring

Environmental Audit

Get an environmental audit framework and findings-style output for a facility — audit areas (air, water, waste, resource use, compliance), what to check, and a findings/rating format — to audit environmental performance and compliance. Describe the facility below.

Environmental Compliance Audit

Get an environmental legal-compliance audit for a facility — a checklist of applicable consents, authorisations, EC conditions, rule obligations and returns, with compliance status — to verify and evidence compliance. Describe the facility below.

Environmental Statement (Form V) Guide

Get a guide and structure to prepare the annual Environmental Statement (Form V) for a facility — the data on water, raw material, pollution and waste, and how to present it — for submission to the SPCB by 30 September. Describe the facility below.

Green Audit (Campus / Institution)

Get a green audit framework for a campus, school, college or institution — energy, water, waste, greenery and carbon — with scoring and improvement recommendations, useful for NAAC/rankings and genuine sustainability. Describe the campus below.

EMS / ISO 14001 Guide

Get a practical guide to implementing an Environmental Management System (ISO 14001) — aspects/impacts, legal register, objectives, controls, and audits — to build an EMS and get certified. Describe the organisation below.

Environmental Legal Register

Get an environmental legal register for a facility — the applicable environmental laws, rules and obligations, with the specific requirements and compliance actions for each — as the backbone of compliance and EMS. Describe the facility below.

Environmental Corrective Action Plan

Get a corrective action plan to close environmental non-compliances — from an audit, SPCB notice or incident — with root causes, corrective and preventive actions, owners, timelines and evidence. Describe the situation below.

Energy Audit

Get an energy audit framework and analysis for a facility — energy balance and benchmarks, saving opportunities across systems (motors, HVAC, lighting, compressed air, thermal), and savings/payback — to reduce energy cost and carbon. Describe the facility below.

Sales, Projects & Client Management

Environmental Services Proposal

Generate a proposal for an environmental-services engagement — understanding of the need, methodology and deliverables, timeline and team, and fees — to win a consulting mandate. Describe the opportunity below.

Environmental Project Tender Response

Draft a response to an environmental tender/RFP — technical approach, credentials and accreditations, experience, and commercial approach — to bid for a consulting or environmental-project tender (government or corporate). Describe the tender below.

Environmental Project Management Plan

Get a project management plan for an environmental study or project — work breakdown, milestones (including regulatory), field/lab and data plan, risks and stakeholder/agency coordination — to deliver on time. Describe the project below.

Environmental Firm Company Profile

Generate a professional company profile for an environmental consultancy or services firm — about, services, accreditations, experience and team, and contact — for clients, tenders and empanelments. Describe your firm below.

Environmental Services Marketing Plan

Get a marketing plan for an environmental-services firm — positioning, credibility content, channels (referrals, empanelments, digital, associations), and a low-cost action calendar — to build a pipeline. Describe your business below.

Client Outreach Message Kit

Generate outreach messages to prospective clients for environmental services — a cold email, a short message and follow-ups — tailored to a compliance/ESG trigger, ready to personalise and send. Describe the target below.

Client & Compliance-Retainer SOP

Produce an SOP for managing ongoing environmental compliance retainers — a compliance calendar per client, monitoring and return filing, reviews and alerts — so clients never miss a deadline and stay retained. Describe your service below.

Finance, Contracts & HR

Environmental Project Costing

Build a cost sheet for an environmental project or study — professional effort, field/lab/monitoring, travel, government fees, overhead and margin — to a total and a quotable fee. Enter the project and cost inputs below.

Environmental Firm P&L

Build a profit-and-loss view for an environmental consultancy or services firm — revenue by service, delivery cost (people, lab, field, subcontract), overheads and profit, with margins — to understand and improve profitability. Enter your figures below.

Environmental Consultancy Agreement

Draft an environmental consultancy agreement between a consultant and a client — scope and deliverables, fees and milestones, client responsibilities, and liability — for a consulting engagement. Fill in the terms below.

O&M Contract (ETP/STP/System)

Draft an operation and maintenance contract for an environmental facility (ETP/STP/pollution-control/monitoring system) — scope, performance/output guarantees, manpower and consumables, and penalties — for O&M services. Fill in the terms below.

EPR / Compliance Service Agreement

Draft an EPR or environmental-compliance service agreement — providing EPR registration, target fulfilment and returns (or ongoing compliance) as a service to a producer/brand — covering scope, responsibilities, certificates and liability. Fill in the terms below.

Waste Collection / Handling Agreement

Draft a waste collection and handling agreement — collecting, transporting and disposing/recycling a waste stream for a generator client — covering scope, authorisations, disposal proof, and liability. Fill in the terms below.

Environmental Services Pricing Strategy

Get a pricing strategy for an environmental-services firm — pricing models (lump-sum, milestone, retainer, per-tonne for EPR), value vs cost pricing, handling pass-through fees, and margin protection — to price competitively yet profitably. Describe your situation below.

Environmental Firm Workforce Plan

Build a workforce plan for an environmental firm — technical/domain experts, field and lab coordination, project delivery and BD — with competencies, accreditation-required roles, and hire priorities, sized to your pipeline. Describe the firm below.

Environmental Firm HR Policy Handbook

Generate an HR policy handbook for an environmental consultancy/services firm — employment, field/travel, leave, conduct and ethics, safety (field/site), POSH and grievance — practical for a technical team with field work. Describe the firm below.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.