

## CREDIT COUNSELING

Pursuant to the changes passed in the Bankruptcy Code in 2005, individuals are required to obtain consumer credit counseling before you can file a case in the bankruptcy court. This generally consists of a 90-minute session in person, over the telephone or over the internet that explains options available to you to resolve your debt problems. Effectively, Congress believes that we are not smart enough to determine what is best for us, so we need additional counseling.

Below you will find a list of the entities authorized to render this counseling for our district. It is important that you obtain a certificate from one of these credit counselors because we have to file this certificate with the bankruptcy court to properly file your case. Without the certificate, the court will not accept your case. The credit counselor may ask if you want a debt management or repayment plan. You should decline this offer because this plan, whatever its terms may be from a 90-minute session, could be used against you in court to show that somebody thinks you should pay more to your creditors.

Please remember that you will also need to obtain a second counseling certificate before the conclusion of your case. You can use the same counselor or any other approved agency. This is a session on financial management again required by the folks in Congress who can't seem to balance a budget. We will have to file this second certificate with the bankruptcy court to successfully conclude your case.

Below you will find the contact information for a local provider that we recommend and the website for the online list of all approved providers.

### To attend a session in person or over the telephone by appointment only:

#### Origin SC

4925 Lacross Road, Suite 215  
North Charleston, SC 29406  
Telephone: 843-735-7802 or 1-800-232-6489 ext.7802  
**COST: \$50 per household**

### To attend by telephone or online:

#### CC Advising

[www.ccadvising.com](http://www.ccadvising.com)  
Telephone: 1-855-980-6690  
**COST: \$9.76 per person**  
**Attorney Email:**  
[lyoung@meredithlawfirm.com](mailto:lyoung@meredithlawfirm.com)

#### Money Sharp

[www.moneysharp.org](http://www.moneysharp.org)  
Telephone: 1-866-300-6825  
**COST: \$10.00 per household**  
**Attorney Email:**  
[lyoung@meredithlawfirm.com](mailto:lyoung@meredithlawfirm.com)

#### Origin SC

[www.originsc.org](http://www.originsc.org)  
Telephone: 843-735-7802 or 1-800-232-6489 ext.7802  
**COST: \$35 per household**

#### Access 24/7

[www.AccessBK.org](http://www.AccessBK.org)  
Telephone: 1-888-234-7209  
**ONLINE: \$8.95 per person**  
**BY PHONE: \$25.00 per person**  
**Attorney Code:**  
**RED5299RM**

#### Bothcourses.com

[www.bothcourses.com](http://www.bothcourses.com)  
Telephone: 1-844-378-3059  
**ONLINE: \$8.75 per household**  
**BY PHONE: \$20.00 per person**  
**Attorney Code:**  
**FRRM529**

#### Allen Credit & Debt Counseling

**Agency**  
[www.acdcas.com](http://www.acdcas.com)  
**1-888-415-8173**  
**ONLINE/BY PHONE: \$25.00 per household**  
**Attorney Code ML18540**