

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

Telephone: 843-628-3000 or email them to schedule an appointment:

info@originSC.org

COST: \$50 per household

To attend by telephone or online:

CC Advising

www.ccadvising.com

Telephone: 1-855-980-6690

COST: \$9.76 per person

Attorney Email:

legal1chs@meredithlawfirm.com

Money Sharp

www.moneysharp.org

Telephone: 1-866-200-6825

COST: \$10.00 per household

Attorney Email:

legal1chs@meredithlawfirm.com

Origin SC

www.originsc.org

Telephone: 843-628-3000 or email them to schedule an appointment:

info@originSC.org

COST: \$35 per household

Allen Credit & Debt Counseling

Agency

www.acdcas.com

1-888-415-8173

ONLINE/BY PHONE: \$25.00 per household

Attorney Code ML18540

Bothcourses.com

www.bothcourses.com

Telephone: 1-844-378-3059

ONLINE: \$8.75 per household

BY PHONE: \$20.00 per person

Attorney Code:

FRRM529