



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 over the telephone or over the internet that explains options available to you to resolve your debt problems.

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. Any attorney codes listed below pre-populate our contact information and are not discount codes. Please be advised some companies may try to "up-charge" you so take the course as cheap as possible and don't worry, we'll file your certificate for FREE so be sure to forward us a copy once completed.

To attend by telephone or online:

Money Sharp

www.moneysharp.org

Telephone: 1-866-200-6825

ONLINE: \$12.00 per household

Attorney Email:

legal1chs@meredithlawfirm.com

(both courses)

Allen Credit & Debt Counseling

www.allencredit.com

Telephone: 1-888-415-8173

ONLINE: \$25.00 per household

BY PHONE: \$30.00 per household

Attorney Code ML18540

(both courses)

Dollar Learning Foundation

www.dollarbk.org

Telephone: 877-366-6070

ONLINE/BY PHONE:

\$20.00 for individual filers

\$24.99 for joint filers

Attorney Code: FRRM529

(both courses)

Be Adviser, LLC

www.beadviser.com

Telephone: 855-976-1700

ONLINE/BY PHONE:

\$14.99 per household

Attorney Code: RM9907

(2nd course only!!!!)

DebtorEdu

www.debtoedu.com

Telephone: 800-610-3920

ONLINE: \$19.95 per household

Both Courses

If you'd like to choose a different company, below is a comprehensive list of approved Credit Counseling Agencies:

<https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>