



### STEP 1: Before You File

#### PRE-BANKRUPTCY COUNSELING

Consumers who plan to file for bankruptcy must complete a credit counseling session from an approved\* provider and receive a Certificate of Counseling before filing.

Through our relationship with your attorney, we offer you an efficient, convenient way to complete this requirement.

At the conclusion of your session, we will provide you and your attorney with a copy of the Certificate of Counseling to file with the court as proof that you completed this requirement.

**Firm Code:** 4621

You have three options to choose from for completing your counseling session:

#### Internet [www.CredAbility.org](http://www.CredAbility.org)

- Access our dedicated Internet site
- Create a unique user ID and password
- Provide your Firm code (shown above)
- Complete the session

#### Telephone **1.866.445.2227**

- Call our dedicated toll free number
- Schedule your telephone appointment
- Provide your Firm code (shown above)
- Complete the session

#### In-Person **(limited availability)**

- Call our dedicated toll free number **1.866.445.2227** to register for a session in your area.
- Provide your Firm code (shown above).
- Come to CredAbility with your ID and any supporting documents and complete the session.

\*Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.



### STEP 2: After You File

#### DEBTOR EDUCATION

Consumers who have already filed for bankruptcy must complete a personal financial management course from an approved\* provider and receive a Certificate of Debtor Education before their case can be discharged. Through our relationship with your attorney, we offer you a fast, convenient way to complete this requirement. Each party must complete their own personal financial management course session.

You will need the following to complete the two-hour course:

**Firm Code:** 4621

**Bankruptcy case #:** \_\_\_\_\_

*Please enter numbers only. For example, if your Case Number is 06-VW-12345, enter 06-12345.*

You have three course options to choose from:

#### Internet [www.CredAbility.org](http://www.CredAbility.org)

- Access our dedicated Internet site
- Enter the required information including Firm Code and Case Number
- Complete the pre-test, the course, the post-test and the optional survey

#### Telephone **1.866.445.2227**

- Call our dedicated toll free number to schedule your two-hour telephone course.
- Instructions and materials will be sent to you by express mail after you schedule the course.

#### In-Person **(limited availability)**

- Call our dedicated toll free number **1.866.445.2227** to register for a class in your area.
- Come to the two-hour class with your ID and Case Number where you will take the pre-test, receive instruction, take the post-test and complete the optional survey.

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