

PLACES TO DO YOUR BANKRUPTCY CLASSES

REMEMBER:

You must take the Pre-Filing Course before your case is filed.

The second course - The Pre-Discharge Course must be taken after the case is filed and within 60 days after your Meeting of Creditors.

The following Cards list four of the companies that are the cheapest and easiest to work with that we have found.



Se Habla Español | Nonprofit

INCHARGE
Bankruptcy Courses

\$30 | First Course
Online Pre-Filing
Credit Counseling

\$25 | Second Course
Online Pre-Discharge
Debtor Education

Why choose InCharge?

- Same price for single & joint filers
- Online (with live chat) or phone sessions
(English or Spanish)
- Immediate counseling by certified staff all U.S.-based
- FREE e-book upon completion of Pre-Discharge course!

PersonalFinanceEducation.com

FIRST COURSE INSTRUCTIONS <i>Pre-Filing Credit Counseling</i>	SECOND COURSE INSTRUCTIONS <i>Pre-Discharge Debtor Education</i>
<p>Choose method of counseling (online or phone):</p> <p>1. Online Counseling: \$30 <i>Visit www.PersonalFinanceEducation.com and click "First Course."</i></p> <p>2. Phone Counseling: \$50 <i>Call toll-free: 1-866-729-0049 to register & begin.</i></p> <p>What you will need: Estimates of your monthly income & spending, and your attorney's email and/or fax.</p>	<p>Choose method of counseling (online or phone):</p> <p>1. Online Counseling: \$25 <i>Visit www.PersonalFinanceEducation.com and click "Second Course."</i></p> <p>2. Phone Counseling: \$25 <i>Call toll-free: 1-866-729-0049 to register & begin.</i></p> <p>What you will need: Your case number, the district where your case was filed, and your attorney's email and/or fax.</p>

(For attorney use)
ACCESS CODE:



Scan Me!



DEBTHELPER.COM

Step 1: Before You File

Pre-filing Credit Counseling for Bankruptcy

Before filing for bankruptcy you must complete an interactive credit counseling session from an Approved* Provider & receive a Certificate of Credit Counseling.

At the conclusion of your session, DebtHelper.com will provide you & your attorney with the Certificate of Credit Counseling.

Where to take your 1st Bankruptcy Course:
www.mybkcounseling.com

1-800-920-2262

Internet \$24

\$44 Phone/In-Person
(hardship pricing avail.)

- 24/7 Access.
- Unique User ID and password.

Certificates by mail, email or fax.

SPANISH AVAILABLE

*Credit Card Management Services, Inc. is approved to issue certificates of completion of credit counseling in compliance with the Bankruptcy Code. Approval does not endorse or guarantee the quality of a Provider's services. Hours Monday-Thursday 9-9; Friday 9-7; Saturday 10-7; Sunday By Appointment EST.



Scan Me!



DEBTHELPER.COM

Step 2: After You File

Pre-Discharge Debtor Education for Bankruptcy

After you file for bankruptcy you must complete a personal financial management instructional course & receive a Certificate of Debtor Education from an Approved* Provider prior to your case being discharged. Please have your case number available at registration.

After the completion of your 2 hour interactive course, DebtHelper.com will provide you & your attorney with the Certificate of Debtor Education.

Where to take your 2nd Bankruptcy Course:
www.mybkcounseling.com

1-800-920-2262

Internet \$14

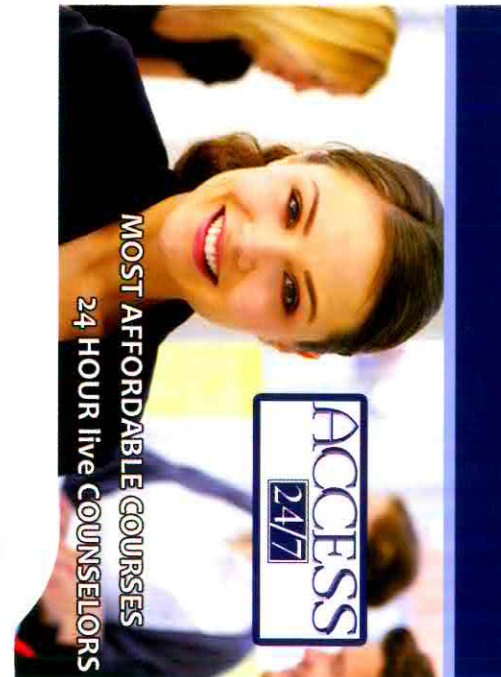
\$44 Phone/In-Person
(hardship pricing avail.)

- 24/7 Access.
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1st Course for
Before You File
Pre-Filing Credit Counseling

Pre-Filing Credit Counseling

\$15

2nd Course for
After You File
Pre-discharge/Post-Filing Debtor
Education

Pre-discharge/Post-Filing Debtor
Education

\$9

ONLINE OR TELEPHONIC
SINGLE OR JOINT

- 24 Hour Live Counselors
- Certificates Issued Immediately 24/7
- 24 Hour Technical Support
- Register/Start anytime 24/7
- User Friendly/Easy To Use Courses
- Hassle-free Payment Methods
- Available in Spanish - Hablamos Español

Contact Access at www.AccessBK.org or
call 800-210-0522

Access Counseling, Inc. is approved to issue certificates in compliance with the
bankruptcy code. Approval does not endorse or assure the quality of any
agency's services. © 2011 All rights reserved.

Bankruptcy Counseling Certificates & Credit Improvement



LOCAL • AFFORDABLE • FRIENDLY • FAST

- Pre-filing Credit Counseling
- Post-filing Debtor Education
- Post-filing Credit Cleanup

Visit www.mpoweredcolorado.org or
call (303) 233-2773 or 719-522-1722 to
get started today!

Se Habla Español

A Nonprofit Organization



303-233-2773
719-522-1722



There *is* Life After Bankruptcy!
We're Here To Help You Every Step Of The Way:

PRE-FILING CREDIT COUNSELING

- \$39 covers individual and joint filers
- Online at www.mpoweredcolorado.org
- Via telephone or in person

POST-FILING DEBTOR EDUCATION

- \$49 covers individual and joint filers
- Online at www.mpoweredcolorado.org
- Group class - call 303-233-2773 or 719-522-1722 to register

CREDIT CHECK-UP & CREDIT COACHING

- Analyze credit reports and learn about credit scores
- Implement strategies to increase credit scores, clean up errors, get better loan rates, or reach other goals
- Opportunity to enroll in 6-month hands-on Credit Coaching Program to maximize your score
- Budget & paycheck analysis
- Increase savings
- Pay down debt
- Increase credit scores
- Achieve financial and personal goals

Available



online



by phone



face-to-face



or in a group class



303-233-2773
719-522-1722



Your Legal Professional Recommends...

First Course

Before you file

Bankruptcy
Credit Counseling

Total Per Household: \$25 online
\$50 phone



Second Course

After you file

Post-Filing
Debtor Education

Total Per Household: \$25 online
\$25 phone



www.bkclass.com



1-800-BK-CLASS

 **bkclass.com**

Attorney Code/Information:

 **bkclass.com**

For Bankruptcy Counseling and Education, BKClass.com Helps You Get It Done Now!

Affordable • Informative • Convenient • Fast

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National
Financial Literacy
Foundation
Bankruptcy Credit Counseling

Start now by contacting:

www.BKClass.com
1-800-BK-CLASS (1-800-252-5277)


Financial Education Services
Pre-Discharge Debtor Education